

FORM SE FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS BY ELECTRONIC FILERS

APR 0 4 2003

Option One Mortgage Acceptance Corporation

Exact Name of Registrant as Specified in Charter

0001025562

Registrant CIK Number

Form 8-K, April 11, 2003, Series 2003-3

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Electronic Report, Schedule or Registration Statement of Which the Documents Are a Part (give period of report) **333**-184020 333-

333-82832

SEC File Number, if available

Name of Person Filing the Document (If Other than the Registrant)

PROCESSED

APR 162003

THOMSON FINANCIAL

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

Dated: /pril 1/______, 2003

OPTION ONE MORTGAGE ACCEPTANCE

CORPORATION

Name: David S. Wells

Title: Assistant Secretary

IN ACCORDANCE WITH RULE 202 OF REGULATION S-T, THIS EXHIBIT IS BEING FILED IN PAPER PURSUANT TO A CONTINUING HARDSHIP EXEMPTION.

EXHIBIT INDEX

Exhibit No.	Description	<u>Format</u>
99.3	Computational Materials	P*

^{*}The Computational Materials have been filed on paper pursuant to a continuing hardship exemption from certain electronic filing requirements.



Banc of America Securities

☆ RBS Greenwich Capital

RMBS New Issue Term Sheet

\$1,284,400,000 Certificates (approximate)

Option One Asset Backed Certificates, Series 2003-3 Offered Classes: A-1, A-2, M-1, M-2, M-3, M-4, M-5 & M-6

Option One Mortgage Acceptance Corporation Depositor

Option One Mortgage Corporation Originator and Master Servicer

April 9, 2003

Banc of America Securities LLC

RBS Greenwich Capital

This Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "material"), is for your private information and Bane of America Securities LLC (the "Underwriter") is not coliciting any action based upon it. This material is not to be construed as an offer to sell or the solicitation of any offer to buy any security in any jurisdiction where such an offer or solicitation would be illegal. This material is based on information that the Underwriter considers reliable, but the Underwriter does not represent that it is accurate or complete and it should not be relied upon as such. By accepting this material the recipient agrees that it will not distribute or provide the material to any other person. The information contained in this material may be based on assumptions regarding market conditions and other matters as reflected herein. The Underwriter make no representation regarding the reasonableness of such assumptions or the likelihood that any of such assumptions will coincide with actual market conditions or events, and this material should not be relied upon for such purposes. The Underwriter and their affiliates, officers, directors, partners and employees, including persons involved in the preparation resuance of this material may, from time to time, have long or short positions in, and buy and sell, the securities mentioned therein or derivatives thereof tincluding options). This material may be filled with the Securities and Exchange Commission (the "SEC") and incorporated by reference into an effective registration statement previously filled with the SEC under Rule 415 of the Securities Act of 1933, including all cases where the material does not pertain to securities that are ultimately offered for sale pursuant to such registration statement. Information contained in any final prospectus for any seasons of the date appearing on this material only. Information in this material any securities discussed herein supersedes all prior information regarding such assets. Any



Option One Mortgage Loan Trust 2003-3 Asset Backed Certificates, Series 2003-3

				Cert	ificates 🎺				
		_			Expected	Expected	- "		
	Expected			Expected	Principal	Last Distribution			
1	Approximate	Interest	Principal	WAL (yrs)	Window (mos)	Date			ĺ
Class	Size*	Туре	Type	Call/Mat	Call/Mat	Call/Mat***	Ex	pected Rating	!s
L		_	L				Fitch	Moodys	S&P
A-1 **	700,000,000	Floating	Sen	2.87/3.08	1-83 / 1-186 ~	Mar-10 / Oct-18	AAA	Aaa	AAA
A-2	418,000,000	Floating	Sen	2.87 / 3.09	1-83 / 1-186	Mar-10 / Oct-18	AAA	Aaa	AAA
M-1	65,000,000	Floating	Mezz	4.82 / 5.26	38-83 / 38-142	Mar-10 / Feb-15	AA	Aa2	AA+
M-2	46,150,000	Floating	Mezz	4.81 / 5.17	37-83 / 37-126	Mar-10 / Oct-13	A+	A2	AA-
M-3	13,000,000	Floating	Mezz	4.80 / 5.07	37-83 / 37-109	Mar-10 / May-12	A	A3	A+
M-4	16,250,000	Floating	Mezz	4.80 / 4.99	37-83 / 37-102	Mar-10 / Oct-11	A-	Baa1	A-
M-5	13,000,000	Floating	Mezz	4.79 / 4.83	37-83 / 37-91	Mar-10 / Nov-10	BBB+	Baa2	BBB+
M-6	13,000,000	Floating	Mezz	4.52 / 4.52	37-79 / 37-79	Nov-09 / Nov-09	BBB	Baa3	BBB-

- * The Approximate Size is subject to a permitted variance in the aggregate of plus or minus 5%.
- ** The Class A-1 Certificates will be offered pursuant to the prospectus, however, will be excluded from this term
- *** The Expected Last Distribution Date is calculated based on the Pricing Speed.

- (1) The Class A-1 Certificates are backed primarily by the cash flow from the Group I Mortgage Loans (as defined herein). The Class A-2 Certificates are backed primarily by the cash flow from the Group II Mortgage Loans (as defined herein). The Class M-1, Class M-2, Class M-3, Class M-4, Class M-5 and Class M-6 Certificates are backed by the cash flows from the Group I Mortgage Loans and the Group II Mortgage Loans.
- (2) The margins on the Class A Certificates will double and the margins on the Class M-1, Class M-2, Class M-3, Class M-4, Class M-5 and Class M-6 Certificates will be equal to 1.5x the original margins after the Optional Termination Date.
- Each class of Offered Certificates will be subject to a Net WAC Rate as described herein.
- The Mezzanine Certificates are not expected to receive principal distributions prior to the Stepdown Date.

	Pricing Speed:
Adjustable-rate	100% ARM PPC
Mortgage Loans	100% ARM PPC assumes that prepayments start at 4% CPR in month one, increase by approximately 1.348% each month to 35% CPR in month twenty-four, and remain at 35% CPR thereafter.
Fixed-rate	115% FRM PPC
Mortgage Loans	100% FRM PPC assumes that prepayments start at 4% CPR in month one, increase by approximately 1.455% each month to 20% CPR in month twelve, and remain at 20% CPR thereafter.

Banc of America Securities LLC



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Deal Info	rmation			Collate	ral Information		
Expected 1	Pricing	04/11/2003		Cut-off 1	Date	04/01/2003	
Expected S	Settlement	04/17/2003		Next Pa	yment	05/01/2003	
First Distr	ribution	05/25/2003			•		
Expected S	Stepdown	05/25/2006					
Bond Info	ormation						
		Initial		Dalan	Expected	Stated	
Class	Dated Date	Accrual	Accrual Method	Delay	Last Distribution	Maturity	
		Days		Days	Date (Call/Mat) *	Date **	
A-1	04/17/2003	0	Act/360	0	Mar-10 / Oct-18	May 2033	
A-2	04/17/2003	0	Act/360	0	Mar-10 / Oct-18	May 2033	
M-1	04/17/2003	0	Act/360	0	Mar-10 / Feb-15	May 2033	
M-2	04/17/2003	0	Act/360	0	Mar-10 / Oct-13	May 2033	
M-3	04/17/2003	0	Act/360	0	Mar-10 / May-12	May 2033	
M-4	04/17/2003	0	Act/360	0	Mar-10 / Oct-11	May 2033	
M-5	04/17/2003	0	Act/360	0	Mar-10 / Nov-10	May 2033	
M-6	04/17/2003	0	Act/360	0	Nov-09 / Nov-09	May 2033	

^{*} The Expected Last Scheduled Distribution Date is calculated based on the Pricing Speed.

^{**} The REMIC Maturity Date is the Distribution Date following the maturity date for the Mortgage Loan with the latest possible maturity date.

Mortgage Trading/Syndicate	4	Tel: (704) 388-1597
moregage fraumgesynatous	<u> </u>	Fax: (704) 335-5904
Chris Hentemann		chris.c.hentemann@bankofamerica.com
Rob Karr		robert.h.karr@bankofamerica.com
Pat Beranek		patrick.beranek@bankofamerica.com
Jeff Willoughby	•	jeff.t.willoughby@bankofamerica.com
Global ABS Group		Fax: (704) 388-9668
Daniel Goodwin	(704) 388-1153	daniel.b.goodwin@bankofamerica.com
Kirk Meyers	(704) 388-3148	kirk.b.meyers@bankofamerica.com
Michael Tri	(704) 388-8786	michael.l.tri@bankofamerica.com
Niki Hogue	(704) 387-1853	nikole.hogue@bankofamerica.com
Scott Shultz	(704) 387-6040	scott.m.shultz@bankofamerica.com
Ramon Simms	(704) 388-1607	ramon.a.simms@bankofamerica.com
Rating Agencies		
Joseph Grohotolski – Moodys	(212) 553-4619	joseph.grohotolski@moodys.com
Scott Seewald - Fitch	(212) 908-0838	scott.seewald@fitchratings.com
Bridget Steers - S&P	(212) 438-2610	bridget_steers@sandp.com

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SUMMARY OF TERMS

Title of Securities: Option One Mortgage Loan Trust 2003-3 Asset Backed Certificates, Series 2003-3

Offered Certificates: The Class A-1 Certificates and the Class A-2 Certificates (together, the "Class A

Certificates"), the Class M-1, Class M-2, Class M-3, Class M-4, Class M-5 and the Class

M-6 Certificates (collectively the "Mezzanine Certificates")

Offering Type: All the Offered Certificates will be offered publicly pursuant to a Prospectus.

Originator and Master

Servicer:

Option One Mortgage Corporation

Trustee and Custodian:

Wells Fargo Bank Minnesota, N.A.

Depositor:

Option One Mortgage Acceptance Corporation

Co-Lead Managers:

Banc of America Securities LLC and RBS Greenwich Capital

Co-Managers:

Banc One Capital Markets, Inc., Bear, Stearns & Co. Inc., and UBS Warburg LLC

PMI Insurer:

Mortgage Guaranty Insurance Corporation, ("MGIC")

Closing Date:

On or about April [17], 2003

Tax Status:

The Offered Certificates will be treated as evidencing ownership of debt instruments in

a REMIC for federal income tax purposes.

ERISA Eligibility:

Each class of Offered Certificates is expected to be ERISA eligible.

SMMEA Eligibility:

The Offered Certificates are <u>not</u> expected to constitute "mortgage related securities" for

purposes of SMMEA.

Distribution Dates:

The 25th of each month, or if such day is not a business day, the next succeeding

business day, beginning in May 2003.

Accrued Interest:

The price to be paid by investors for the Offered Certificates will not include accrued

interest (settle flat).

Day Count:

With respect to the Offered Certificates, Actual/360.

Payment Delay:

With respect to the Offered Certificates, 0 days.

Stepped Servicing Fees:

Approximately 0.30% of the aggregate principal balance of the Mortgage Loans for months 1 through 10 from the month of the Closing Date, approximately 0.40% of the aggregate principal balance of the Mortgage Loans for months 11 through 30 following the month of the Closing Date, approximately 0.65% of the aggregate principal balance of the Mortgage Loans for months 31 through 48 following the month of the Closing Date, and approximately 0.80% of the aggregate principal balance of the Mortgage

Loans for months 49 and thereafter following the month of the Closing Date.

Trustee Fees:

Approximately 0.0030% per annum on the aggregate principal balance of the Mortgage

Loans.

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Cut-off Date:

For each Mortgage Loan in the mortgage pool on the Closing Date, (the "Initial Mortgage Loans") the later of (i) the origination date of each Mortgage Loan or (ii) the close of business April 1, 2003. For each Mortgage Loan subsequently acquired by the trust with funds from the Pre-Funding Accounts, the later of (i) the origination date or (ii) the first day of the month in which such loan was acquired.

Initial Mortgage Loans:

As of the Cut-off Date, the aggregate principal balance of the Initial Mortgage Loans was approximately \$979,040,698.52, of which: (i) approximately \$611,379,840.46 consisted of a pool of conforming balance fixed-rate and adjustable-rate Mortgage Loans (the "Group I Initial Mortgage Loans") and (ii) approximately \$367,660,858.06 consisted of a pool of conforming and non-conforming balance fixed-rate and adjustablerate mortgage loans (the "Group II Initial Mortgage Loans" and together with the Group I Initial Mortgage Loans, the "Initial Mortgage Loans"). See the attached collateral descriptions for additional information on the Initial Mortgage Loans.

Group I Pre-Funding Amount:

A Group I Pre-Funding Account will be established on the Closing Date into which no more than \$202,573,647.91 will be deposited (the "Group I Pre-Funded Amount"). These funds will be used to purchase subsequent conforming balance fixed rate and adjustable rate Mortgage Loans for deposit in loan group I. On or prior to [June] 12, 2003 (the "Group I Pre-Funding Period"), the amounts on deposit in the Group I Pre-Funding Account will be used to purchase subsequent Mortgage Loans (to the extent available) having similar characteristics as the Group I Initial Mortgage Loans (with any unused portion of the Group I Pre-Funded Amount to be distributed as principal to the A-1 Certificates). See "Description of the Collateral".

Group II Pre-Funding Amount:

A Group II Pre-Funding Account (together with the Group I Pre-Funding Account, the "Pre-Funding Accounts") will be established on the Closing Date into which no more than \$118,385,653.57 will be deposited (the "Group II Pre-Funded Amount"). These funds will be used to purchase subsequent conforming and non-conforming fixed rate and adjustable rate Mortgage Loans for deposit in loan group II. On or prior to [June] 12, 2003 (the "Group II Pre-Funding Period"), the amounts on deposit in the Group II Account will be used to purchase subsequent Mortgage Loans (to the extent available) having similar characteristics as the Group II Initial Mortgage Loans (with any unused portion of the Group II Pre-Funded Amount to be distributed as principal to the A-2 Certificates). See "Description of the Collateral".

Optional Termination

The Master Servicer will have the right to purchase all of the Group I and Group II Mortgage Loans and REO properties in the mortgage pool once the aggregate principal balance of the Mortgage Loans in both loan groups is less than or equal to 10% of the sum of the Cut-off Date principal balance of the Initial Mortgage Loans in both loan groups plus the original Group I Pre-Funded Amount and Group II Pre-Funded Amount. In the event the Master Servicer fails to exercise its right to such termination, the NIMS Insurer, if any, will have the ability to exercise the termination.

Monthly Master Servicer Advances:

The Master Servicer will be obligated to advance its own funds in an amount equal to the aggregate of all payments of principal and interest (net of Servicing Fees) that were due during the related period on the Mortgage Loans. Advances are required to be made only to the extent they are deemed by the Master Servicer to be recoverable from related late collections, insurance proceeds, condemnation proceeds or liquidation proceeds.

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CREDIT ENHANCEMENT

Credit Enhancement:

Credit enhancement for the structure is provided by Excess Cashflow, overcollateralization, subordination, and the PMI Policy.

Certificate Credit Enhancement

- (1) The Class A Certificates are enhanced by Excess Cashflow, subordination of the Mezzanine Certificates, and the Overcollateralization Amount.
- (2) The Class M-1 Certificates are enhanced by Excess Cashflow, approximately 7.80% in subordinate certificates and the Overcollateralization Amount.
- (3) The Class M-2 Certificates are enhanced by Excess Cashflow, approximately 4.25% in subordinate certificates and the Overcollateralization Amount.
- (4) The Class M-3 Certificates are enhanced by Excess Cashflow, approximately 3.25% in subordinate certificates and the Overcollateralization Amount.
- (5) The Class M-4 Certificates are enhanced by Excess Cashflow, approximately 2.00% in subordinate certificates and the Overcollateralization Amount.
- (6) The Class M-5 Certificates are enhanced by Excess Cashflow, approximately 1.00% in subordinate certificates and the Overcollateralization Amount.
- (7) The Class M-6 Certificates are enhanced by Excess Cashflow, and the Overcollateralization Amount.

As of the Cut-off Date, approximately 62.43% of the Initial Mortgage Loans above 60% LTV will be covered by a mortgage insurance policy (the "PMI Policy") issued by MGIC. For each of those Mortgage Loans, MGIC provides insurance coverage, subject to certain carveouts, down to 60% of the value of the related mortgaged property. It is expected that MGIC will provide such coverage on a similar percentage of subsequent Mortgage Loans.

Prior to the Stepdown Date, the Overcollateralization Target Amount will be approximately 1.20% of the sum of (i) the aggregate Principal Balance of the Initial Mortgage Loans as of the Cut-off Date and (ii) the amounts on deposit in the Pre-Funding Accounts on the Closing Date. The Overcollateralization Target Amount on or after the Stepdown Date will be the lesser of approximately (a) 1.20% of the sum of (i) the aggregate Principal Balance of the Initial Mortgage Loans as of the Cut-off Date and (ii) amounts on deposit in the Pre-Funding Accounts on the Closing Date and (b) 2.40% of the aggregate Principal Balance of the Mortgage Loans for the related Distribution Date, subject to a floor equal to 0.50% of the sum of (i) the aggregate Principal Balance of the Initial Mortgage Loans as of the Cut-off Date and (ii) amounts on deposit in the Pre-Funding Accounts on the Closing Date; provided however, if a Trigger Event has occurred

on the related Distribution Date, the Overcollateralization Target Amount will be equal to the Overcollateralization Target Amount for the previous Distribution

PMI Policy:

Expected Overcollateralization Target Amount:

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Date.



Expected Credit Support Percentage:

Class	Initial Credit Support	After Stepdown Support
A	14.00%	28.00%
M-1	9.00%	18.00%
M-2	5.45%	10.90%
M-3	4.45%	8.90%
M-4	3.20%	6.40%
M-5	2.20%	4.40%
M-6	1.20%	2.40%

Overcollateralization Amount:

The Overcollateralization Amount is equal to the excess of the aggregate principal balance of the Mortgage Loans and any remaining amounts in the Pre-Funding Accounts over the aggregate principal balance of the Offered Certificates and the Class P Certificates. On the Closing Date, the Overcollateralization Amount is expected to equal the Overcollateralization Target Amount. To the extent the Overcollateralization Amount is reduced below the Overcollateralization Target Amount, Excess Cashflow will be directed to build the Overcollateralization Amount until the Overcollateralization Target Amount is reached.

Overcollateralization Release Amount:

The Overcollateralization Release Amount means, with respect to any Distribution Date, the lesser of (x) the Principal Remittance Amount for such Distribution Date and (y) the excess, if any, of (i) the Overcollateralized Amount for such Distribution Date (assuming that 100% of the aggregate Principal Remittance Amount is applied as a principal payment on such Distribution Date) over (ii) the Overcollateralization Target Amount for such Distribution Date.

Overcollateralization Deficiency Amount:

The Overcollateralization Deficiency Amount is the excess, if any, of (a) the Overcollateralization Target Amount for such Distribution Date over (b) the Overcollateralization Amount for such Distribution Date, calculated for this purpose after taking into account the reduction on such Distribution Date of the certificate principal balances of all classes of Certificates resulting from the distribution of the Basic Principal Distribution Amount (but not the Extra Principal Distribution Amount) on such Distribution Date, but prior to taking into account any Realized Losses allocated to any class of Certificates on such Distribution Date.

Available Funds:

Available Funds will be equal to the sum of the following amounts with respect to the Mortgage Loans, net of amounts reimbursable therefrom to the Master Servicer or the Trustee: (i) the aggregate amount of monthly payments on the Mortgage Loans due on the related Due Date and received by the Master Servicer by the Determination Date, after deduction of the Trustee Fee for such Distribution Date, the Servicing Fee for such Distribution Date, any accrued and unpaid Servicing Fees and Trustee Fees in respect of any prior Distribution Dates, and any PMI Policy fee for such Distribution Date (ii) unscheduled payments in respect of the Mortgage Loans, including prepayments, Insurance Proceeds, Net Liquidation Proceeds and proceeds from repurchases of and substitutions for such Mortgage Loans occurring during the related Prepayment Period, excluding prepayment charges, (iii) payments from the Master Servicer in connection with Advances and Prepayment Interest Shortfalls for such Distribution Date and (iv) amounts transferred from the Interest Coverage Accounts and, at the end of the Funding Period, any excess amounts transferred from the Pre-Funding Accounts.

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Excess Cashflow:

For the Certificates and each Distribution Date is equal to the sum of (x) any Overcollateralization Release Amount and (y) the excess of the Available Funds over the sum of (i) the current and unpaid interest paid on the Class A Certificates and the current interest paid on the Mezzanine Certificates and (ii) the Principal Remittance Amount.

Stepdown Date:

The earlier to occur of (i) the Distribution Date on which the principal balance of the Class A Certificates has been reduced to zero and (ii) the later to occur of (a) the Distribution Date in May 2006 and (b) the first Distribution Date on which the Credit Enhancement Percentage (after taking into account distributions of principal on such Distribution Date) is greater than or equal to 28.00%. The Credit Enhancement Percentage is obtained by dividing (x) the aggregate certificate principal balance of the Mezzanine Certificates and the Overcollateralization Amount by (y) the aggregate principal balance of the Mortgage Loans plus any remaining funds in the Pre-Funding Accounts.

Trigger Event:

A Trigger Event exists with respect to any Distribution Date on or after the Stepdown Date (i) if the 60+ day delinquency percentage (including loans that are in bankruptcy or foreclosure and are 60+ days delinquent or that are REO) is greater than [70]% of the Credit Enhancement Percentage or (ii) if during such period the Cumulative Realized Loss Percentage exceeds the values defined below:

Distribution Dates	Cumulative Realized Loss Percentage
May 2006 – April 2007	[1.75]%
May 2007 – April 2008	[2.75]%
May 2008 – April 2009	[3.50]%
May 2009 – April 2010	[3.75]%
May 2010 and after	[4.00]%

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PASS-THROUGH RATES

The Pass-Through Rate for each class of the Offered Certificates for any Distribution Date will be the lesser of (x) the related Formula Rate for such Distribution Date and (y) the related Net WAC Rate for such Distribution Date.

Formula Rate:

The Formula Rate is the lesser of:

- the sum of (a) one-month LIBOR as determined for the related period and (b) the certificate margin for the applicable class, and
- the Maximum Cap Rate for such Distribution Date. (ii)

On each Distribution Date after the Optional Termination Date, the certificate margins for the Class A Certificates will be 2 times their initial margins, and the certificate margins for the Mezzanine Certificates will be 1.5 times their respective

Adjusted Net Mortgage Rate:

The "Adjusted Net Mortgage Rate" for each Mortgage Loan is equal to the mortgage rate less the sum of (i) the Servicing Fee Rate (ii) the Trustee Fee Rate and (iii) the PMI Policy fee Rate, if applicable.

Adjusted Net Maximum Mortgage Rate:

The "Adjusted Net Maximum Mortgage Rate" for each Mortgage Loan is equal to the maximum mortgage rate (or the mortgage rate in the case of any Fixed Rate Mortgage Loan) less the sum of (i) the Servicing Fee Rate and (ii) the Trustee Fee Rate and (iii) the PMI Policy fee Rate, if applicable.

Maximum Cap Rate:

The Maximum Cap Rate for the Class A-1 Certificates and any Distribution Date is a per annum rate (subject to adjustment based on the actual number of days elapsed in the related Accrual Period) equal to the weighted average of the Adjusted Net Maximum Mortgage Rates of the Group I Mortgage Loans.

The Maximum Cap Rate for the Class A-2 Certificates and any Distribution Date is a per annum rate (subject to adjustment based on the actual number of days elapsed in the related Accrual Period) equal to the weighted average of the Adjusted Net Maximum Mortgage Rates of the Group II Mortgage Loans.

The Maximum Cap Rate for the Mezzanine Certificates and any Distribution Date is a per annum rate (subject to adjustment based on the actual number of days elapsed in the related Accrual Period) equal to the weighted average of the Adjusted Net Maximum Mortgage Rates of the Mortgage Loans.

Net WAC Rate:

The Net WAC Rate for the Offered Certificates on any Distribution Date is a per annum rate (subject to adjustment based on the actual number of days elapsed in the related Accrual Period) equal to the weighted average of the Adjusted Net Mortgage Rates of the Mortgage Loans.



Yield Maintenance Agreement:

On the Closing Date, the Trustee will enter into a Yield Maintenance Agreement with [Bank of America] (the "Counterparty") for the benefit of the Offered Certificates. The notional balance of the Yield Maintenance Agreement and the strike prices are in the table below. In exchange for a fixed payment on the Closing Date, the Counterparty will be obligated to make monthly payments to the Trustee when one-month LIBOR exceeds the strike rate. Such payments will be capped at their maximum amount when one-month LIBOR equals or exceeds 9.25%. The Yield Maintenance Agreement will terminate after the Distribution Date in April 2006.

		Yield Maintenance	Amount Schedule	e	
Period	Notional	Strike	Period	Notional	Strike
1	1,284,400,000	5.035	19	957,637,842	6.145
2	1,278,925,922	6.239	20	931,400,744	6.359
3	1,270,845,599	6.457	21	904,849,734	6.144
4	1,261,151,429	6.239	22	878,039,537	6.151
5	1,249,854,776	6.239	23	851,030,732	6.846
6	1,236,973,127	6.457	24	823,882,765	7.480
7	1,222,530,420	6.240	25	797,495,868	7.734
8	1,206,556,531	6.458	26	771,723,887	7.936
9	1,189,087,385	6.240	27	746,838,702	8.201
10	1,170,165,022	6.240	28	722,764,989	7.921
11	1,149,837,489	6.588	29	699,475,752	7.914
12	1,128,158,668	6.144	30	676,944,726	8.626
13	1,105,639,492	6.359	31	655,172,483	8.087
14	1,082,326,743	6.145	32	634,106,948	8.512
15	1,058,414,565	6.360	33	613,733,066	8.217
16	1,033,944,207	6.145	34	594,018,912	8.208
17	1,008,959,759	6.145	35	574,942,644	9.108
18	983,507,929	6.360	36	556,483,029	8.725

Net WAC Rate Carryover Amount:

If, on any Distribution Date the Pass-Through Rate for any class of Offered Certificates is limited by the related Net WAC Rate, the "Net WAC Rate Carryover Amount" for such class is equal to the sum of (1) the excess of the amount of interest that would have accrued had the Net WAC Rate not applied over the amount of interest actually accrued on such class based on the related Net WAC Rate, (2) the unpaid portion of any related Net WAC Rate Carryover Amount from any prior Distribution Dates, and (3) accrued interest at the related Formula Rate on the amount in clause (2). Any Net WAC Rate Carryover Amount will be paid on such Distribution Date or future Distribution Dates to the extent of funds available.

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INTEREST DISTRIBUTIONS

- On each Distribution Date, the Group I Interest Remittance Amount will be distributed from Available Funds in the following order of priority:
- (i) to the holders of the Class A-1 Certificates, current interest for such Distribution Date;
- (ii) to the holders of the Class A-1 Certificates, the Unpaid Interest Shortfall Amount, if any, for such Distribution Date:
- (iii) to the holders of the Class A-2 Certificates, the remaining current interest and remaining Unpaid Interest Shortfall Amount, if any, for such class for such Distribution Date to the extent not distributed pursuant to II(i) and II(ii) below.
- II. On each Distribution Date, the Group II Interest Remittance Amount will be distributed from Available Funds in the following order of priority:
- (i) to the holders of the Class A-2 Certificates, current interest for such Distribution Date;
- to the holders of the Class A-2 Certificates, the Unpaid Interest Shortfall Amount, if any, for such (ii) Distribution Date:
- (iii) to the holders of the Class A-1 Certificates, the remaining current interest and remaining Unpaid Interest Shortfall Amount, if any, for such class for such Distribution Date to the extent not distributed pursuant to I(i) and I(ii) above.
- III. On each Distribution Date, following the distributions made pursuant to clauses I and II above, the Trustee shall make the following disbursements and transfers in the order of priority described below, in each case to the extent of the sum of the Group I Interest Remittance Amount and the Group II Interest Remittance Amount remaining undistributed for such Distribution Date:
- (i) to the holders of the Class M-1 Certificates, current interest for such class for such Distribution Date;
- (ii) to the holders of the Class M-2 Certificates, current interest for such class for such Distribution Date;
- (iii) to the holders of the Class M-3 Certificates, current interest for such class for such Distribution Date;
- (iv) to the holders of the Class M-4 Certificates, current interest for such class for such Distribution Date;
- (v) to the holders of the Class M-5 Certificates, current interest for such class for such Distribution Date;
- to the holders of the Class M-6 Certificates, current interest for such class for such Distribution Date; (vi)
- (vii) any remainder as described under "Excess Cashflow Distribution".



PRINCIPAL DISTRIBUTIONS

- On each Distribution Date, (a) prior to the Stepdown Date or (b) on which a Trigger Event is in effect, the Group I Principal Distribution Amount, to the extent available, will be distributed in the following order of priority:
- to the holders of the Class A-1 Certificates, until the certificate principal balance thereof has been reduced (i) to zero:
- to the holders of the Class A-2 Certificates, until the certificate principal balance thereof has been reduced (ii) to zero, to the extent not distributed pursuant to II(i) below.
- On each Distribution Date, (a) prior to the Stepdown Date or (b) on which a Trigger Event is in effect, the Group II Principal Distribution Amount, to the extent available, will be distributed in the following order of priority:
- to the holders of the Class A-2 Certificates, until the certificate principal balance thereof has been reduced (i)
- to the holders of the Class A-1 Certificates, until the certificate principal balance thereof has been reduced (ii) to zero, to the extent not distributed pursuant to I(i) above.
- III. On each Distribution Date (a) prior to the Stepdown Date or (b) on which a Trigger Event is in effect, distributions in respect of principal to the extent of the sum of the Group I Principal Distribution Amount and the Group II Principal Distribution Amount remaining undistributed after I and II above for such Distribution Date shall be made in the following amounts and order of priority:
- to the Class M-1 Certificates until the certificate principal balance is reduced to zero;
- (ii) to the Class M-2 Certificates until the certificate principal balance is reduced to zero;
- to the Class M-3 Certificates until the certificate principal balance is reduced to zero; (iii)
- to the Class M-4 Certificates until the certificate principal balance is reduced to zero; (iv)
- to the Class M-5 Certificates until the certificate principal balance is reduced to zero; (v)
- (vi) to the Class M-6 Certificates until the certificate principal balance is reduced to zero.



- IV. On each Distribution Date, (a) on or after the Stepdown Date and (b) on which a Trigger Event is not in effect, the Group I Principal Distribution Amount, to the extent available, will be distributed in the following order of priority:
- to the holders of the Class A-1 Certificates, the Class A-1 Principal Distribution Amount, until the (i) certificate principal balance thereof has been reduced to zero;
- (ii) to the holders of the Class A-2 Certificates, the Class A-2 Principal Distribution Amount, until the certificate principal balance thereof has been reduced to zero, to the extent not distributed pursuant to V(i) below.
- On each Distribution Date, (a) on or after the Stepdown Date and (b) on which a Trigger Event is not in effect, the Group II Principal Distribution Amount, to the extent available, will be distributed in the following order of priority:
- (i) to the holders of the Class A-2 Certificates, the Class A-2 Principal Distribution Amount, until the certificate principal balance thereof has been reduced to zero;
- (ii) to the holders of the Class A-1 Certificates, the Class A-1 Principal Distribution Amount, until the certificate principal balance thereof has been reduced to zero, to the extent not distributed pursuant to IV(i) above.
- VI. On each Distribution Date (a) on or after the Stepdown Date and (b) on which a Trigger Event is not in effect, distributions in respect of principal to the extent of the sum of the Group I Principal Distribution Amount and the Group II Principal Distribution Amount remaining undistributed after IV and V above for such Distribution Date shall be made in the following amounts and order of priority:
- to the Class M-1 Certificates, the Class M-1 Principal Distribution Amount until the certificate principal balance thereof is reduced to zero;
- to the Class M-2 Certificates, the Class M-2 Principal Distribution Amount until the certificate principal (ii) balance thereof is reduced to zero;
- (iii) to the Class M-3 Certificates, the Class M-3 Principal Distribution Amount until the certificate principal balance thereof is reduced to zero;
- (iv) to the Class M-4 Certificates, the Class M-4 Principal Distribution Amount until the certificate principal balance thereof is reduced to zero:
- (v) to the Class M-5 Certificates, the Class M-5 Principal Distribution Amount until the certificate principal balance thereof is reduced to zero:
- (vi) to the Class M-6 Certificates, the Class M-6 Principal Distribution Amount until the certificate principal balance thereof is reduced to zero.



EXCESS CASHFLOW DISTRIBUTION

On each Distribution Date, any excess cashflow shall be paid as follows:

- to build or maintain the Overcollateralization Amount to the Overcollateralization Target Amount;
- (ii) to the Class M-1 Certificates, any unpaid interest (with interest);
- (iii) to the Class M-1 Certificates, any Allocated Realized Loss Amounts;
- (iv) to the Class M-2 Certificates, any unpaid interest (with interest);
- (v) to the Class M-2 Certificates, any Allocated Realized Loss Amounts;
- to the Class M-3 Certificates, any unpaid interest (with interest); (vi)
- to the Class M-3 Certificates, any Allocated Realized Loss Amounts; (vii)
- to the Class M-4 Certificates, any unpaid interest (with interest); (viii)
- (ix) to the Class M-4 Certificates, any Allocated Realized Loss Amounts;
- to the Class M-5 Certificates, any unpaid interest (with interest); (x)
- (xi) to the Class M-5 Certificates, any Allocated Realized Loss Amounts;
- to the Class M-6 Certificates, any unpaid interest (with interest); (xii)
- (xiii) to the Class M-6 Certificates, any Allocated Realized Loss Amounts;
- (xiv) to pay any Net WAC Rate Carryover Amounts;
- any remaining amounts to Certificates which are not offered. (xv)



DEFINITIONS

Unpaid Interest Shortfall Amount:

The "Unpaid Interest Shortfall Amount" means (i) for each class of Offered Certificates and the first Distribution Date, zero, and (ii) with respect to each class of Offered Certificates and any Distribution Date after the first Distribution Date, the amount, if any, by which (a) the sum of (1) current interest for such class for the immediately preceding Distribution Date and (2) the outstanding Unpaid Interest Shortfall Amount, if any, for such class for such preceding Distribution Date exceeds (b) the aggregate amount distributed on such class in respect of interest pursuant to clause (a) of this definition on such preceding Distribution Date, plus interest on the amount of interest due but not distributed on the Certificates of such class on such preceding Distribution Date, to the extent permitted by law, at the Pass-Through Rate for such class for the related Interest Accrual Period.

Allocated Realized Loss Amount:

An Allocated Realized Loss Amount with respect to any class of Mezzanine Certificates and any Distribution Date is an amount equal to the sum of any Realized Loss allocated to that class of Certificates on such Distribution Date and any Allocated Realized Loss Amount for that class remaining unpaid from the previous Distribution Date.

Realized Loss:

Realized Loss means, with respect to any defaulted Mortgage Loan that is liquidated, the amount of loss realized equal to the portion of the Principal Balance remaining unpaid after application of all liquidation proceeds and insurance proceeds net of amounts reimbursable to the Master Servicer for related Advances, Servicing Advances and Servicing Fees in respect of such Mortgage Loan.

All Realized Losses on the Mortgage Loans will be allocated on each Distribution Date, first to the Excess Cashflow, second in reduction of the Overcollateralization Amount, third to the Class M-6 Certificates, fourth to the Class M-5 Certificates, fifth to the Class M-4 Certificates, sixth to the Class M-3 Certificates, seventh to the Class M-2 Certificates and eighth to the Class M-1 Certificates. An allocation of any Realized Losses to a Mezzanine Certificate on any Distribution Date will be made by reducing the certificate principal balance thereof, after taking into account all distributions made thereon on such Distribution Date. Realized Losses will not be allocated to the Class A Certificates. However it is possible that under certain loss scenarios there may not be enough principal and interest on the Mortgage Loans to pay the Class A Certificates all interest and principal amounts to which such Certificates are then entitled.

Class A-1 Allocation Percentage:

The Class A-1 Allocation Percentage for any Distribution Date is the percentage equivalent of a fraction, the numerator of which is (i) the Group I Principal Remittance Amount for such Distribution Date, and the denominator of which is (ii) the Principal Remittance Amount for such Distribution Date.

Class A-2 Allocation Percentage:

The Class A-2 Allocation Percentage for any Distribution Date is the percentage equivalent of a fraction, the numerator of which is (i) the Group II Principal Remittance Amount for such Distribution Date, and the denominator of which is (ii) the Principal Remittance Amount for such Distribution Date.

Group I Basic Principal Distribution Amount:

The Group I Basic Principal Distribution Amount means with respect to any Distribution Date the excess of (i) the Group I Principal Remittance Amount for such Distribution Date over (ii) the product of (a) the Overcollateralization Release Amount, if any, for such Distribution Date and (b) the Class A-1 Allocation Percentage.

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Group I Interest Remittance Amount:

The Group I Interest Remittance Amount with respect to any Distribution Date is that portion of the Available Funds for such Distribution Date attributable to interest received or advanced with respect to the Group I Mortgage Loans.

Group I Principal Distribution Amount: The Group I Principal Distribution Amount with respect to any Distribution Date is the sum of (i) the Group I Basic Principal Distribution Amount for such Distribution Date and (ii) the product of (a) the Extra Principal Distribution Amount for such Distribution Date and (b) the Class A-1 Allocation Percentage.

Group I Principal Remittance Amount:

The Group I Principal Remittance Amount means with respect to any Distribution Date, the sum of (i) all scheduled payments of principal collected or advanced on the Group I Mortgage Loans by the Master Servicer that were due during the related Due Period, (ii) the principal portion of all partial and full principal prepayments of the Group I Mortgage Loans applied by the Master Servicer during the related Prepayment Period, (iii) the principal portion of all related Net Liquidation Proceeds and Insurance Proceeds received during such Prepayment Period with respect to the Group I Mortgage Loans, (iv) that portion of the Purchase Price, representing principal of any repurchased Group I Mortgage Loan, deposited to the Collection Account during such Prepayment Period, (v) the principal portion of any related Substitution Adjustments deposited in the Collection Account during such Prepayment Period with respect to the Group I Mortgage Loans, (vi) on the Distribution Date on which the Trust is to be terminated in accordance with the Pooling Agreement, that portion of the Termination Price, representing principal with respect to the Group I Mortgage Loans and (vii) on the Distribution Date immediately following the end of the Funding Period, any amounts remaining in the Group I Account after giving effect to any purchase of Subsequent Group I Mortgage Loans.

Group II Basic Principal **Distribution Amount:**

The Group II Basic Principal Distribution Amount means with respect to any Distribution Date the excess of (i) the Group II Principal Remittance Amount for such Distribution Date over (ii) the product of (a) the Overcollateralization Release Amount, if any, for such Distribution Date and (b) the Class A-2 Allocation Percentage.

Group II Interest Remittance Amount:

The Group II Interest Remittance Amount with respect to any Distribution Date is that portion of the Available Funds for such Distribution Date attributable to interest received or advanced with respect to the Group II Mortgage Loans.

Group II Principal **Distribution Amount:** The Group II Principal Distribution Amount with respect to any Distribution Date is the sum of (i) the Group II Basic Principal Distribution Amount for such Distribution Date and (ii) the product of (a) the Extra Principal Distribution Amount for such Distribution Date and (b) the Class A-2 Allocation Percentage.



Group II Principal Remittance Amount:

The Group II Principal Remittance Amount means with respect to any Distribution Date, the sum of (i) all scheduled payments of principal collected or advanced on the Group II Mortgage Loans by the Master Servicer that were due during the related Due Period, (ii) the principal portion of all partial and full principal prepayments of the Group II Mortgage Loans applied by the Master Servicer during the related Prepayment Period, (iii) the principal portion of all related Net Liquidation Proceeds and Insurance Proceeds received during such Prepayment Period with respect to the Group II Mortgage Loans, (iv) that portion of the Purchase Price, representing principal of any repurchased Group II Mortgage Loan, deposited to the Collection Account during such Prepayment Period, (v) the principal portion of any related Substitution Adjustments deposited in the Collection Account during such Prepayment Period with respect to the Group II Mortgage Loans, (vi) on the Distribution Date on which the Trust is to be terminated in accordance with the Pooling Agreement, that portion of the Termination Price, representing principal with respect to the Group II Mortgage Loans and (vii) on the Distribution Date immediately following the end of the Funding Period, any amounts remaining in the Group II Account after giving effect to any purchase of Subsequent Group II Mortgage Loans.

Principal Remittance Amount:

The Principal Remittance Amount is the sum of the Group I Principal Remittance Amount and the Group II Principal Remittance Amount.

Principal Distribution Amount:

The Principal Distribution Amount is the sum of the Group I Principal Distribution Amount and the Group II Principal Distribution Amount.

Extra Principal Distribution Amount:

The Extra Principal Distribution Amount with respect to any Distribution Date is the lesser of (x) the Excess Cashflow for such Distribution Date and (y) the Overcollateralization Deficiency Amount for such Distribution Date.

Class A-1 Principal Distribution Amount: The Class A-1 Principal Distribution Amount is an amount equal to the excess of (x) the certificate principal balance of the Class A-1 Certificates immediately prior to such Distribution Date over (y) the lesser of (A) the product of (i) 72.00% and (ii) the aggregate principal balance of the Group I Mortgage Loans as of the last day of the related due period after giving effect to prepayments in the related Prepayment Period and (B) the aggregate principal balance of the Group I Mortgage Loans as of the last day of the related due period after giving effect to prepayments in the related Prepayment Period, minus the product of (x) 0.50% and (y) the sum of (i) the Group I Mortgage Loans as of the Cut-off Date and (ii) the original Group I Pre-Funded Amount.

Class A-2 Principal Distribution Amount: The Class A-2 Principal Distribution Amount is an amount equal to the excess of (x) the certificate principal balance of the Class A-2 Certificates immediately prior to such Distribution Date over (y) the lesser of (A) the product of (i) 72.00% and (ii) the aggregate principal balance of the Group II Mortgage Loans as of the last day of the related due period after giving effect to prepayments in the related Prepayment Period and (B) the aggregate principal balance of the Group II Mortgage Loans as of the last day of the related due period after giving effect to prepayments in the related Prepayment Period, minus the product of (x) 0.50% and (y) the sum of (i) the Group II Mortgage Loans as of the Cut-off Date and (ii) the original Group II Pre-Funded Amount.

Class A Principal **Distribution Amount:**

The Class A Principal Distribution Amount is an amount equal to the sum of (i) the Class A-1 Principal Distribution Amount and (ii) the Class A-2 Principal Distribution Amount.

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Class M-1 Principal Distribution Amount: The Class M-1 Principal Distribution Amount is an amount equal to the excess of (x) the sum of the aggregate certificate principal balance of the Class A Certificates (after taking into account the Class A Principal Distribution Amount) and the Class M-1 Certificates immediately prior to such Distribution Date over (y) the lesser of (A) the product of (i) 82.00% and (ii) the aggregate principal balance of the Mortgage Loans as of the last day of the related due period after giving effect to prepayments in the related Prepayment Period and (B) the aggregate principal balance of the Mortgage Loans as of the last day of the related due period after giving effect to prepayments in the related Prepayment Period, minus the product of (x) 0.50% and (y) the sum of (i) the Principal Balance of the Mortgage Loans as of the Cut-off Date and (ii) the original Pre-Funded Amounts.

Class M-2 Principal Distribution Amount: The Class M-2 Principal Distribution Amount is an amount equal to the excess of (x) the sum of the aggregate certificate principal balance of the Class A Certificates (after taking into account the Class A Principal Distribution Amount), the Class M-1 Certificates (after taking into account the Class M-1 Principal Distribution Amount) and the Class M-2 Certificates immediately prior to such Distribution Date over (y) the lesser of (A) the product of (i) 89.10% and (ii) the aggregate principal balance of the Mortgage Loans as of the last day of the related due period after giving effect to prepayments in the related Prepayment Period and (B) the aggregate principal balance of the Mortgage Loans as of the last day of the related due period after giving effect to prepayments in the related Prepayment Period, minus the product of (x) 0.50% and (y) the sum of (i) the Principal Balance of the Mortgage Loans as of the Cut-off Date and (ii) the original Pre-Funded Amounts.

Class M-3 Principal **Distribution Amount:** The Class M-3 Principal Distribution Amount is an amount equal to the excess of (x) the sum of the aggregate certificate principal balance of the Class A Certificates (after taking into account the Class A Principal Distribution Amount), the Class M-1 Certificates (after taking into account the Class M-1 Principal Distribution Amount), the Class M-2 Certificates (after taking into account the Class M-2 Principal Distribution Amount) and the Class M-3 Certificates immediately prior to such Distribution Date over (y) the lesser of (A) the product of (i) 91.10% and (ii) the aggregate principal balance of the Mortgage Loans as of the last day of the related due period after giving effect to prepayments in the related Prepayment Period and (B) the aggregate principal balance of the Mortgage Loans as of the last day of the related due period, minus the product of (x) 0.50% and (y) the sum of (i) the Principal Balance of the Mortgage Loans as of the Cut-off Date and (ii) the original Pre-Funded Amounts.



Class M-4 Principal Distribution Amount:

The Class M-4 Principal Distribution Amount is an amount equal to the excess of (x) the sum of the aggregate certificate principal balance of the Class A Certificates (after taking into account the Class A Principal Distribution Amount), the Class M-1 Certificates (after taking into account the Class M-1 Principal Distribution Amount), the Class M-2 Certificates (after taking into account the Class M-2 Principal Distribution Amount), the Class M-3 Certificates (after taking into account the Class M-3 Principal Distribution Amount), and the Class M-4 Certificates immediately prior to such Distribution Date over (y) the lesser of (A) the product of (i) 93.60% and (ii) the aggregate principal balance of the Mortgage Loans as of the last day of the related due period after giving effect to prepayments in the related Prepayment Period and (B) the aggregate principal balance of the Mortgage Loans as of the last day of the related due period, minus the product of (x) 0.50% and (y) the sum of (i) the Principal Balance of the Mortgage Loans as of the Cut-off Date and (ii) the original Pre-Funded Amounts.

Class M-5 Principal Distribution Amount:

The Class M-5 Principal Distribution Amount is an amount equal to the excess of (x) the sum of the aggregate certificate principal balance of the Class A Certificates (after taking into account the Class A Principal Distribution Amount), the Class M-1 Certificates (after taking into account the Class M-1 Principal Distribution Amount), the Class M-2 Certificates (after taking into account the Class M-2 Principal Distribution Amount), the Class M-3 Certificates (after taking into account the Class M-3 Principal Distribution Amount), the Class M-4 Certificates (after taking into account the Class M-4 Principal Distribution Amount), and the Class M-5 Certificates immediately prior to such Distribution Date over (y) the lesser of (A) the product of (i) 95.60% and (ii) the aggregate principal balance of the Mortgage Loans as of the last day of the related due period after giving effect to prepayments in the related Prepayment Period and (B) the aggregate principal balance of the Mortgage Loans as of the last day of the related due period, minus the product of (x) 0.50% and (y) the sum of (i) the Principal Balance of the Mortgage Loans as of the Cut-off Date and (ii) the original Pre-Funded Amounts.

Class M-6 Principal Distribution Amount:

The Class M-6 Principal Distribution Amount is an amount equal to the excess of (x) the sum of the aggregate certificate principal balance of the Class A Certificates (after taking into account the Class A Principal Distribution Amount), the Class M-1 Certificates (after taking into account the Class M-1 Principal Distribution Amount), the Class M-2 Certificates (after taking into account the Class M-2 Principal Distribution Amount), the Class M-3 Certificates (after taking into account the Class M-3 Principal Distribution Amount), the Class M-4 Certificates (after taking into account the Class M-4 Principal Distribution Amount), the Class M-5 Certificates (after taking into account the Class M-5 Principal Distribution Amount) and the Class M-6 Certificates immediately prior to such Distribution Date over (y) the lesser of (A) the product of (i) 97.60% and (ii) the aggregate principal balance of the Mortgage Loans as of the last day of the related due period after giving effect to prepayments in the related Prepayment Period and (B) the aggregate principal balance of the Mortgage Loans as of the last day of the related due period, minus the product of (x) 0.50% and (y) the sum of (i) the Principal Balance of the Mortgage Loans as of the Cut-off Date and (ii) the original Pre-Funded Amounts.

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DESCRIPTION OF THE COLLATERAL INITIAL MORTGAGE LOANS

Summary	Total	<u>Minimum</u>	<u>Maximum</u>
Cut-off Date Aggregate Principal Balance	\$ 979,040,698.52	\$42,790.21	\$972,000.00
Number of Loans	6,050		
Average Original Loan Balance	\$161,939.93	\$50,000.00	\$972,00.00
Average Current Loan Balance	\$161,824.91	\$42,790.21	\$972,000.00
(1) Weighted Average Combined Original LTV	77.89%	11.37%	100.00%
(1) Weighted Average Gross Coupon	7.780%	5.200%	13.500%
(1) (2) Weighted Average Gross Margin	5.182%	1.350%	12.650%
(1) (2) Weighted Average Term to Next Rate Adjustment Date (months)	26	5	180
(1) Weighted Average Remaining Term to Maturity (months)	353	117	360
(1) (3) Weighted Average FICO Score	601	500	808

⁽¹⁾ Weighted Average reflected in Total.

		Percent of Cut-off Date
	<u>Range</u>	<u>Principal Balance</u>
Product Type	Adjustable	69.48%
	Fixed	30.52%
Fully Amortizing Mortgage Loans		99.87%
Lien	First	99.53%
	Second	0.47%
Property Type	SFR	74.30%
	PUD	9.20%
	2-4 Family	11.11%
	Low Rise Condo	4.23%
	Manufactured Housing	0.79%
	High Rise Condo	0.37%
Occupancy Status	Owner Occupied Non-Owner Occupied	93.91% 4.63%
	Second Home	1.45%
Geographic Distribution	California	21.93%
	New York	12.30%
	Massachusetts	9.67%
	Florida	6.22%
	Texas	5.26%
Number of States (including DC)		50
Largest Zip Code Concentration	11234	0.26%
Loans with Mortgage Insurance		57.06%
Loans with Prepayment Penalties		78.99%

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This Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "material"), is for your private information and Banc of America Securities LLC (the "Underwriter") is not soliciting any action based upon it. This material is not to be construed as a offer to sell or the solicitation of any offer to buy any security in any jurisdiction where such an offer or solicitation would be illegal. This material is based on information that the Underwriter considers reliable, but the Underwriter does not represent that it is accurate or complete and it should not be relied upon as such. By accepting this material the recipient agrees that it will not distribute or provide the material to any other person. The information contained in this material may pertain to securities that ultimately are not sold. The information contained in this material may be based on assumptions regarding market conditions as reflected herein. The Underwriter makes no representation regarding the reasonableness of such assumptions or the likelihood that any of such assumptions will coincide with actual market conditions or events, and this material should not be relied upon for such purposes. The Underwriter and their securities mentioned therein or derivatives thereof (including options). This material may be filled with the Securities and Exchange Commission (the "SEC") and incorporated by reference into an effective registration statement previously filed with the SEC under Rule 415 of the Securities Act of 1933, including all cases where the material does not pertain to securities that are ultimately offered for side pursuant to such registration statement. Information contained in any sasets backing any securities discussed herein supersades all prior information regarding such assets backing any securities discussed herein or otherwise, will be superseded by the information in this material envire the saccurities have not prepared, reviewed or participated in the preparation of this material. The Underwri

⁽²⁾ Adjustable Loans Only



DESCRIPTION OF THE COLLATERAL GROUP I INITIAL MORTGAGE LOANS

Summary	Total	<u>Minimum</u>	<u>Maximum</u>
Cut-off Date Aggregate Principal Balance	\$611,379,840.46	\$49,632.92	\$499,643.53
Number of Loans	4,084		
Average Original Loan Balance	\$149,802.68	\$50,000.00	\$500,000.00
Average Current Loan Balance	\$149,701.23	\$49,632.92	\$499,643.53
(1) Weighted Average Combined Original LTV	77.88%	11.37%	100.00%
(1) Weighted Average Gross Coupon	7.778%	5.200%	12.750%
(1) (2) Weighted Average Gross Margin	5.246%	2.600%	8.440%
(1) (2) Weighted Average Term to Next Rate Adjustment Date (months)	27	5	180
(1) Weighted Average Remaining Term to Maturity (months)	354	117	360
(1) (3) Weighted Average FICO Score	601	500	808

⁽¹⁾ Weighted Average reflected in Total.

^{(3) 100,00%} of the Mortgage Loans have FICO Scores

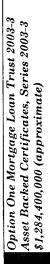
		Percent of Cut-off Dat
	<u>Range</u>	Principal Balance
Product Type	Adjustable	69.83%
	Fixed	30.17%
Fully Amortizing Mortgage Loans		100.00%
Lien	First	100.00%
	Second	0.00%
Property Type	SFR	71.41%
	2-4 Family	14.49%
	PUD	8.42%
	Low Rise Condo	4.27%
	Manufactured Housing	0.99%
	High Rise Condo	0.41%
Occupancy Status	Owner Occupied	94.12%
	Non-Owner Occupied	4.86%
	Second Home	1.03%
Geographic Distribution	New York	15.55%
	Massachusetts	12.83%
	California	8.68%
	Florida	7.03%
	New Jersey	5.85%
Number of States (including DC)		50
Largest Zip Code Concentration	11221	0.40%
Loans with Mortgage Insurance		61.16%
Loans with Prepayment Penalties		78.82%

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⁽²⁾ Adjustable Loans Only





Range of Mortgage Coupons

of Deritgage Aggregate Principal Py Principal Py Principal Py Principal Post Principal Py Py Principal Py Pr		Number		Percent				W.A.	W.A.	W.A.	
Mortgage Principal by Principal Volume Outpons Loans Balance Balance I 106 19,758,592.51 3.23 3.23 106 19,758,592.51 3.23 3.23 590 59,151,873.49 16.22 8.36 660 104,531,727.23 17.10 16.22 729 112,896,335.87 18.47 18.47 90 265 33,345,668.09 5.45 90 77 8,115,60.40 1.33 90 77 8,115,60.40 1.33 90 5,148,995.65 0.84 0.84 90 11 1,086,309.26 0.18 90 11 1,086,309.26 0.08 90 4 464,612.58 0.08 50 1 54,000.00 0.01		Jo	Aggregate	ofLoans		W.A.	W.A.	Combined	Original	Remaining	W.A.
Outpons Loans Balance Falance Incomercy Incomerc		Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
15 \$2,384,714.09 0.39% 38 106 19,758,592.51 3.23 106 19,758,592.51 3.23 590 51,086,564.75 8.36 660 104,531,727.23 17.10 729 112,896,335.87 18.47 10 481 81,124,875.16 13.27 10 265 33,345,568.09 5.45 10 202 23,620,456.96 3.86 10 50 5,148,995.65 0.84 10 50 5,148,995.65 0.30 10 4 464,612.58 0.08 10 50 1 54,000.00 0.001	ortgage Coupons	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
106 19,758,592.51 3.23 293 51,086,564.75 8.36 590 99,151,873.49 16,22 660 104,531,727.23 17.10 729 112,896,335.87 18.47 18,124,875.16 13.27 10 481 66,774,275.60 10.92 10 265 33,345,568.09 5.45 10 77 8,115,560.40 1.33 10 77 8,115,560.40 1.33 10 77 8,115,560.40 1.33 10 1 1,835,378.82 0.30 10 4 464,612.58 0.08 10 4 464,612.58 0.08 10 5 54,000.00 0.01	200 - 5.500	15	\$2,384,714.09	0.39%	38.78%	5.476%	640	68.54%	347	345	2
293 51,086,564.75 8.36 590 99,151,873.49 16.22 660 104,531,727.23 17.10 729 112,896,335.87 18.47 100 481 66,774,275.60 10.92 100 265 33,345,668.09 5.45 100 77 8,115,60.40 1.33 100 50 5,148,995.65 0.84 100 11 1,086,309.26 0.18 10 4 464,612.58 0.08 10 1 54,000.00 0.01	501 - 6.000	106	19,758,592.51	3.23	39.39	5.870	644	71.49	353	353	1
590 99,151,873.49 16.22 660 104,531,727.23 17.10 660 102,896,335.87 17.10 729 112,896,335.87 18.47 100 265 33,345,568.09 5.45 100 77 8,115,560.40 1.33 100 77 8,115,560.40 1.33 100 50 5,148,995.65 0.84 100 11 1,086,309.26 0.30 100 4 464,612.58 0.08 10 1 54,000.00 0.01	001 - 6.500	293	51,086,564.75	8.36	39.47	6.353	646	72.99	354	354	1
660 104,531,727.23 17.10 729 112,896,335.87 18.47 81,124,875.16 13.27 90 265 33,345,568.09 5.45 90 77 8,115,560.40 1.33 90 77 8,115,560.40 1.33 90 77 8,115,560.40 1.33 90 19 1,835,378.82 0.30 90 11 1,086,309.26 0.18 90 4 464,612.58 0.08 50 1 54,000.00 0.001	501 - 7.000	590	99,151,873.49	16.22	39.45	6.821	626	75.85	352	351	1
729 112,896,335.87 18.47 581 81,124,875.16 13.27 481 66,774,275.60 10.92 90 202 23,45,68.09 5.45 90 77 8,115,560.40 1.33 90 77 8,115,560.40 1.33 90 50 5,148,995.65 0.84 90 11 1,086,309.26 0.18 90 4 464,612.58 0.08 50 1 54,000.00 0.001	001 - 7.500	099	104,531,727.23	17.10	38.64	7.313	611	77.56	354	353	1
581 81,124,875.16 13.27 481 66,774,275.60 10.92 0 265 33,345,568.09 5.45 0 202 23,620,456.96 3.86 00 77 8,115,560.40 1.33 00 50 5,148,995.65 0.84 00 19 1,835,378.82 0.30 00 4 464,612.58 0.08 50 1 54,000.00 0.001	501 - 8.000	729	112,896,335.87	18.47	39.38	7.818	602	80.88	357	356	1
481 66,774,275.60 10.92 3 265 33,345,568.09 5.45 30 202 23,620,456.96 3.86 30 77 8,115,560.40 1.33 30 50 5,148,995.65 0.84 30 19 1,835,378.82 0.30 30 11 1,086,309.26 0.18 30 4 464,612.58 0.08 50 1 54,000.00 0.001	001 - 8.500	189	81,124,875.16	13.27	38.73	8.302	287	80.10	358	357	1
265 33,345,568.09 5.45 0 202 23,620,456.96 3.86 00 77 8,115,560.40 1.33 00 50 5,148,995.65 0.84 00 19 1,835,378.82 0.30 00 11 1,086,309.26 0.18 00 4 464,612.58 0.08 50 1 54,000.00 0.001	501 - 9.000	481	66,774,275.60	10.92	38.77	8.792	267	79.35	356	355	1
10.000 202 23,620,456,96 3.86 -10.500 77 8,115,560.40 1.33 -11.000 50 5,148,995.65 0.84 -11.500 19 1,835,378.82 0.30 -12.000 11 1,086,309.26 0.18 -12.500 4 464,612.58 0.08 -12.750 1 54,000.00 0.01	001 - 9.500	265	33,345,568.09	5.45	39.84	9.279	558	79.14	358	357	-
- 10.500 77 8,115,560.40 1.33 - 11.000 50 5,148,995.65 0.84 - 11.500 19 1,835,378.82 0.30 - 12.000 11 1,086,309.26 0.18 - 12.500 4 464,612.58 0.08 - 12.750 1 54,000.00 0.01	501 - 10.000	202	23,620,456.96	3.86	39.07	9.762	549	78.25	354	352	1
- 11.000 50 5,148,995.65 0.84 - 11.500 19 1,835,378.82 0.30 - 12.000 11 1,086,309.26 0.18 - 12.500 4 464,612.58 0.08 - 12.750 1 54,000.00 0.01	0.001 - 10.500	1.1	8,115,560.40	1.33	39.01	10.246	548	77.46	354	353	1
- 11.500 19 1,835,378.82 0.30 - 12.000 11 1,086,309.26 0.18 - 12.500 4 464,612.58 0.08 - 12.750 1 54,000.00 0.01	7.501 - 11.000	20	5,148,995.65	0.84	40.85	10.715	543	75.54	355	353	2
-12.000 11 1,086,309.26 0.18 -12.500 4 464,612.58 0.08 -12.750 1 54,000.00 0.01	1.001 - 11.500	19	1,835,378.82	0.30	40.13	11.186	537	73.18	360	359	1
- 12.500 4 464,612.58 0.08 - 12.750 1 54,000.00 0.01	1.501 - 12.000	11	1,086,309.26	0.18	38.73	11.798	537	71.17	360	359	П
- 12.750 1 54,000.00 0.01	2.001 - 12.500	4	464,612.58	0.08	38.85	12.150	521	64.75	360	359	1
7000 00 + 01 010 020 +100 1 100 1	2.501 - 12.750	T	54,000.00	0.01	00.0	12.750	578	90.00	360	360	0
\$611,379,840.46	otal:	4,084	\$611,379,840.46	100.00%	39.15%	7.778%	601	77.88%	355	354	1

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Combined Original Loan-to-Value Ratio

	Number		Percent				W.A.	W.A.	W.A.	
	Jo	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Combined Original LTV	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
11.37 - 15.00	1	\$52,261.95	0.01%	25.01%	7.600%	624	11.37%	360	359	
15.01 - 20.00	5	355,161.70	90.0	31.79	7.076	655	17.00	343	342	
20.01 - 25.00	8	684,559.62	0.11	29.94	7.766	617	22.10	331	330	
25.01 - 30.00	11	936,543.50	0.15	32.64	7.752	618	28.33	360	359	
30.01 - 35.00	25	2,241,884.23	0.37	35.47	7.564	209	32.83	340	339	
35.01 - 40.00	36	4,330,319.64	0.71	39.03	7.571	290	37.25	339	338	
40.01 - 45.00	41	5,489,530.77	06.0	39.79	7.391	593	43.02	343	342	
45.01 - 50.00	99	9,507,175.89	1.56	39.72	7.326	909	47.94	348	347	
50.01 - 55.00	100	14,715,398.12	2.41	38.19	7.384	594	53.06	355	355	
55.01 - 60.00	138	20,144,025.79	3.29	36.99	7.451	587	57.84	350	349	
60.01 - 65.00	249	38,865,415.71	6.36	39.85	7.682	583	63.49	354	353	
65.01 - 70.00	316	51,398,168.59	8.41	39.22	7.595	590	68.73	355	354	
70.01 - 75.00	422	62,528,247.12	10.23	38.97	7.759	585	73.85	354	353	
75.01 - 80.00	1,168	176,369,421.67	28.85	39.21	7.880	588	79.51	357	356	
80.01 - 85.00	352	53,995,940.23	8.83	38.99	7.794	611	84.49	353	352	
85.01 - 90.00	788	117,279,203.30	19.18	39.28	7.944	616	89.69	357	356	
90.01 - 95.00	351	51,543,150.01	8.43	40.07	7.720	647	94.59	357	356	
95.01 - 100.00	L	943,432.62	0.15	36.57	7.440	746	100.00	360	360	
Total:	4,084	\$611,379,840.46	100.00%	39.15%	7.778%	601	77.88%	355	354	
		l								l

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Cut-off Date Principal Balance

	Number		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Principal Balance	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
49,632.92 - 50,000.00	35	\$1,748,054.42	0.29%	30.90%	8.003%	613	53.16%	988	335	1
50,000.01 - 75,000.00	505	31,963,480.55	5.23	35.09	8.569	596	76.86	347	347	1
75,000.01 - 100,000.00	629	55,452,256.09	20.6	36.86	8.184	598	77.78	352	351	
100,000.01 - 125,000.00	602	67,774,837.20	11.09	37.97	7.986	599	77.95	355	354	
125,000.01 - 150,000.00	626	86,062,268.85	14.08	38.67	7.785	601	77.57	355	354	
150,000.01 - 175,000.00	428	69,637,933.68	11.39	39.87	7.776	262	77.92	354	353	
175,000.01 - 200,000.00	341	64,113,613.59	10.49	39.63	7.657	594	77.17	357	357	1
200,000.01 - 225,000.00	279	59,360,883.18	9.71	39.57	7.554	602	77.76	356	355	
225,000.01 - 250,000.00	228	54,307,471.99	88.88	39.80	7.641	598	77.74	357	357	1
250,000.01 - 275,000.00	140	36,630,461.56	5.99	41.11	7.582	604	79.45	355	354	
275,000.01 - 300,000.00	135	38,844,607.56	6.35	40.94	7.476	604	77.73	356	355	1
300,000.01 - 325,000.00	78	24,290,365.15	3.97	39.94	7.496	599	79.92	358	357	
325,000.01 - 350,000.00	24	8,126,467.98	1.33	40.04	7.099	632	80.40	360	359	
350,000.01 - 375,000.00	15	5,433,629.48	68.0	43.90	7.571	645	81.54	360	359	
375,000.01 - 400,000.00	14	5,423,851.55	0.89	36.74	7.547	653	78.23	360	359	
400,000.01 - 425,000.00	2	828,133.58	0.14	65.84	7.357	626	87.39	360	360	0
425,000.01 - 450,000.00	1	427,195.23	0.07	48.64	7.700	628	90.00	360	359	
450,000.01 - 475,000.00	1	454,685.29	0.07	46.64	7.850	689	70.00	360	359	
475,000.01 - 499,643.53	1	499,643.53	0.08	42.74	7.700	616	89.29	360	359	
Total:	4,084	\$611,379,840.46	100.00%	39.15%	7.778%	601	77.88%	355	354	1

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Original Term to Maturity

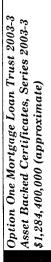
	Number		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans		W.A.	W.A.	Combined Original	Original	Remaining W.A.	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Original Term to Maturity	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
120	9	\$400,904.97	0.07%	39.02%	8.455%	969	84.72%	120	119	I
180	94	11,166,078.55	1.83	39.87	7.524	623	72.56	180	179	[
240	63	8,000,095.70	1.31	39.83	7.311	628	70.80	240	239	1
360	3,921	591,812,761.24	96.80	39.12	7.789	009	78.07	360	359	I
Total:	4,084	\$611,379,840.46	100.00%	100.00% 39.15%	7.778%	109	77.88%	355	354	

Remaining Term to Maturity

	Number		Percent				W.A.	W.A.	W.A.	
	Jo	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Remaining Term to Maturit	Loans	Balance	Balance	DTI	Coupon	Score	Γ TV	Maturity	Maturity	Age
117 - 120	9	\$400,904.97	%200	39.02%	8.455%	269	84.72%	120	119	1
176 - 180	94	11,166,078.55	1.83	39.87	7.524	623	72.56	180	179	1
236 - 240	63	8,000,095.70	1.31	39.83	7.311	628	70.80	240	239	1
326 - 330	1	115,804.88	0.03	21.23	10.100	542	80.00	360	329	31
346 - 350	8	738,551.73	0.12	47.09	7.859	589	77.48	360	348	12
351 - 355	98	4,648,947.35	92.0	34.10	8.568	573	80.95	360	355	5
356 - 360	3,881	586,309,457.28	95.90	39.14	7.782	009	78.05	360	329	1
Total:	4,084	\$611,379,840.46	100.00%	39.15%	7.778%	601	77.88%	355	354	1

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Credit Score

	Number		Percent				W.A.	W.A.	W.A.	
	Jo	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining W.A.	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Credit Score	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
801 - 808	3	\$488,357.55	%80.0	33.29%	7.545%	804	97.15%	360	360	0
751 - 800	54	7,505,187.34	1.23	34.93	6.975	765	80.96	349	348	1
701 - 750	223	34,631,509.44	99.2	37.85	7.073	720	82.75	352	352	1
651 - 700	533	83,106,059.46	13.59	38.80	7.127	673	80.14	352	351	1
601 - 650	1,115	168,548,497.34	27.57	39.15	7.443	624	79.76	354	353	1
551 - 600	1,079	159,615,736.16	26.11	39.44	7.992	575	75.97	356	355	1
501 - 550	1,076	157,257,142.74	25.72	39.47	8.459	528	75.34	357	356	1
500	1	227,350.43	0.04	43.02	8.100	500	68.94	360	359	1
Total:	4,084	\$611,379,840.46	100.00%	100.00% $39.15%$	7.778%	601	77.88%	355	354	1

Credit Grade

	Number		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans		W.A.	W.A.	Combined Original	Original	Remaining W.A.	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Credit Grade	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
AA+	499	\$70,869,704.54	11.59	11.59 37.53%	7.188%	691	83.83%	348	348	1
AA	1,916	295,577,220.25	48.35	39.54	7.505	610	78.39	355	354	1
A	896	145,934,867.21	23.87	38.97	7.928	575	17.71	356	355	1
В	523	74,615,260.88	12.20	38.72	8.546	547	73.87	357	326	1
D	120	16,181,493.99	2.65	41.32	9.199	541	68.73	357	326	1
22	58	8,201,293.59	1.34	39.77	10.283	549	65.68	360	320	1
Total:	4,084	\$611,379,840.46	00.001	39.15%	7.778%	601	77.88%	355	354	1

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Property Type

	Number		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Property Type	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
SFR - Detached	2,982	\$430,992,008.35	70.49%	38.78%	7.798%	594	77.49%	354	353	-
2-4 Family - Detached	388	76,842,665.60	12.57	40.95	7.588	629	76.57	356	355	1
PUD - Detached	309	48,443,655.25	7.92	40.45	7.741	603	82.31	358	357	_
Low Rise Condo - Attached	201	26,131,878.89	4.27	38.77	7.920	616	80.42	358	357	Ţ
2-4 Family - Attached	53	11,761,705.62	1.92	38.35	7.410	627	74.81	358	357	1
MF Housing - Detached	69	6,039,869.86	0.99	38.64	8.877	613	82.75	351	351	1
SFR - Attached	41	5,623,775.17	0.92	39.37	7.912	595	77.49	347	347	Ţ
PUD - Attached	24	3,044,708.54	0.50	36.57	8.162	562	80.87	360	359	
High Rise Condo- Attached	17	2,499,573.18	0.41	38.84	7.822	612	72.57	357	356	1
Total:	4,084	\$611,379,840.46	100.00%	100.00% 39.15%	7.778%	601	77.88%	355	354	1

Occupancy Status

	Number		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans		W.A.	W.A.	Combined Original		Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Occupancy Status	Loans	Balance	Balance	DTI	Coupon Score	Score	$_{ m LTV}$	Maturity	Maturity	Age
Owner Occupied	3,823	\$575,417,819.58	94.12%	94.12% 39.29%	7.775%	598	77.95%	355	354	1
Non-Owner Occupied	216	29,683,001.59	4.86	36.21	7.876	658	76.38	354	354	1
Second Home	45	6,279,019.29	1.03	40.74	7.636	624	78.23	354	353	0
Total:	4,084	\$611,379,840.46	100.00%	100.00% 39.15%	7.778%	601	77.88%	355	354	1

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Documentation

	Number	:	Percent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans		W.A.	W.A.	W.A. Combined Original	Original	Remaining W.A.	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Documentation	Loans	Balance	Balance	DTI	Coupon	Score	Γ TV	Maturity	Maturity	Age
Full Documentation	2,798	\$400,470,335.93	65.50%	39.85%	7.747%	594	79.29%	355	354	1
Stated Income Documentation	1,231	202,250,225.43	33.08	37.71	7.830	613	75.17	355	354	I
Lite Documentation	32	5,601,155.85	0.92	38.96	8.411	585	72.84	360	359	I
No Documentation	23	3,058,123.25	0.50	0.00	7.372	710	81.77	356	356)
Total:	4,084	\$611,379,840.46	100.00%	100.00% 39.15%	7.778%	601	77.88%	355	354	

Loan Purpose

	Number		Percent				W.A.	W.A.	W.A.	
	Jo	Aggregate	of Loans		W.A.	W.A. C	Combined Original	Original	Remaining W.A.	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Credit Original	Term to	Term to	Loan
Loan Purpose	Loans	Balance	Balance	DTI	Coupon	Score	Γ TV	Maturity	Maturity	Age
C/O Refi	2,760	\$424,343,156.80	69.41%	69.41% 39.06%	7.732%	594	75.65%	354	353	1
Purchase	875	120,827,319.66	19.76	38.91	7.933	627	84.93	329	628	1
R/T Refi	449	66,209,364.00	10.83	40.05	7.793	262	79.27	353	352	1
Total:	4,084	\$611,379,840.46	100.00%	100.00% 39.15%	7.778%	601	77.88%	355	354	1

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Product Type

	Number		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Product Type	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
2/28 ARM	2,454	\$379,273,280.24	62.04%	39.08%	7.877%	588	79.13%	360	359	1
30 Year FIX	1,089	165,289,665.13	27.04	38.97	7.516	632	74.88	360	359	1
3/27 ARM	313	40,281,518.75	62.9	40.12	8.011	280	80.89	360	359	1
15 Year FIX	06	10,778,326.93	1.76	39.91	7.491	626	72.50	180	179	1
20 Year FIX	63	8,000,095.70	1.31	39.83	7.311	628	70.80	240	239	1.
15/15 ARM	65	6,968,297.12	1.14	38.89	8.204	209	79.90	360	360	0
10 Year FIX	9	400,904.97	0.07	39.02	8.455	596	84.72	120	119	1
2/13 ARM	4	387,751.62	90.0	37.95	8.449	548	74.21	180	180	0
Total:	4,084	\$611,379,840.46	100.00%	39.15%	7.778%	109	77.88%	355	354	1

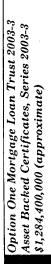
Amortization

	Number		Percent				W.A.	W.A.	W.A.	
	Jo	Aggregate	of Loans		W.A.	W.A.	Combined	Original	W.A. W.A. Combined Original Remaining W.A.	W.A.
	Mortgage	Principal	by Principal W.A. Gross Credit Original Term to Loan	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Amortization	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	DTI Coupon Score LTV Maturity Maturity Age	Age
Fully Amortizing	4084	\$611,379,840.46	100.00%	39.15%	100.00% 39.15% 7.778% 601	601	77.88%	322	354	1
Total:	4,084	\$611,379,840.46	100.00%	39.15%	100.00% 39.15% 7.778%	601	77.88%	355	354	1

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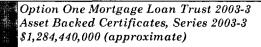
Lien

	Number		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	ofLoans		W.A.	W.A.	Combined	Original	W.A. Combined Original Remaining W.A.	W.A.
	Mortgage	Principal	by Principal W.A.	W.A.	Gross	Credit	Original	Term to	Gross Credit Original Term to Term to	Loan
Lien Position	Loans	Balance	Balance	DTI	Coupon Score	Score	LTV	Maturity	LTV Maturity Maturity	Age
1	4,084 \$6	\$611,379,840.46	100.00%	39.15%	100.00% 39.15% 7.778% 601	601	77.88%	355	354	
Total:	4,084 \$61	\$611,379,840.46	100.00%	39.15%	100.00% 39.15% 7.778%	601	77.88%	355	354	

Prepayment Term

	Number		Percent				W.A.	W.A.	W.A.	
	Jo	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Prepayment Penalty Term	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
0	826	\$129,513,420.22	21.18%	39.59%	7.845%	602	78.50%	356	355	1
12	263	47,418,856.99	7.76	39.09	7.583	614	71.98	344	344	1
24	1,931	284,754,184.44	46.58	38.91	7.870	288	79.33	360	329	1
30	16	3,090,396.23	0.51	43.30	7.820	610	85.07	348	347	1
36	1,048	146,602,982.58	23.98	39.13	7.603	619	76.27	349	348	1
Total:	4,084	\$611,379,840.46	$\boldsymbol{100.00\%}$	100.00% 39.15%	7.778%	601	77.88%	355	354	1

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Geographic Distribution

	Number		Percent				W.A.	W.A.	W.A.	-
	of	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Geographic Distribution	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
New York	463	\$95,083,506,21	15.55%	39.69%	7.635%	599	74.73%	353	353	-
Massachusetts	417	78,452,193.57	12.83	39.82	7.440	606	71.71	356	355	
California	284	53,063,745.82	8.68	40.43	7.319	614	73.06	356	354	
Florida	356	43,003,909.26	7.03	39.84	8.245	602	81.16	356	355	
New Jersey	223	35,756,524.97	5.85	38.87	7.911	592	76.97	355	355	
Illinois	157	22,423,501.83	3.67	39.36	7.932	603	79.31	359	358	
Colorado	134	21,927,092.32	3.59	40.51	7.356	598	81.03	359	358	
Michigan	186	21,481,700.60	3.51	36.87	8.148	579	80.80	358	357	1
Connecticut	117	18,735,259.14	3.06	37.36	7.712	597	78.48	358	357	1
Virginia	119	18,201,724.29	2.98	37.71	7.929	592	79.42	358	357	1
Ohio	145	16.641.004.84	2.72	37.49	8.021	593	84.19	357	356	-
Texas	129	15,607,933.96	2.55	39.00	8.114	600	85.01	352	352	
Rhode Island	112	15,228,188.37	2.49	40.62	7.849	592	75.15	353	352	
Pennsylvania	121	14,480,607.51	2.37	38.10	7.875	600	80.76		341	-
Washington	85	14,242,067.82	2.33	37,74	7.431	605	79.79	357	356	-
North Carolina	132	13,959,316.60	2.28	40.66	8.174	596	83.30	349	348	
Arizona	98	12,063,178.21	1.97	38.57	7.887	609	84.19	359	358	
Minnesota	77	11,025,241.60	1.80	38.71	8.020	604	79.58	360	359	
Maryland	60	9,888,296.40	1.62	39.03	8.043	593	80.22	354	353	
New Hampshire	55	9,165,747.22	1.50	41.35	7.733	598	76.85	354	353	
Indiana	61	6,181,158.52	1.01	34.95	7.874	600	83.88	356	355	
Maine	44	5,746,279.93	0.94	38.01	7.991	620	78.09	357	357	1
Nevada	37	5,583,555.66	0.91	37.55	7.499	628	83.88	360	359	
Wisconsin	55	5,283,562.79	0.86	36.57	8.182	597	78.84	355	354	
Missouri	53	5,265,629.20	0.86	35.86	8.373	589	81.23	351	350	1
South Carolina	48	5,256,335.01	0.86	38.74	8.322	599	83.31	349	349	1
Oregon	29	5,031,638.17	0.82	37.95	7.456	615	81.89	360	359	1
Tennessee	39	4,102,748.38	0.67	37.17	8.160	591	82.85	341	340	1
Vermont	24	3,369,623.43	0.55	42.31	7.924	599	80.09	360	359	1
Louisiana	30	3,317.243.05	0.54	33.66	8.528	600	81.29	351	350	1
Kansas	24	2,509,410.54	0.41	35.26	7.782	600	85.09	360	359	1
Kentucky	25	2,260,246.07	0.37	36.16	8.404	594	79.77	360	359	1
Delaware	17	2,229,135.09	0.36	39.80	8.132	608	85.91	360	360	0
Utah	15	2,123,867.63	0.35	40.03	7.661	604	86.13	360	358	2
Alabama	17	1,996,668.35	0.33	39.70	7.976	637	87.55	313	312	1
Idaho	19	1,844,164.71	0.30	36.63	7.900	616	79.93	350	349	1
lowa	16	1,464,038.49	0.24	38.11	8.265	581	78.93	356	354	1
New Mexico	10	1,355,987.04	0.22	37.51	8.027	613	83.43	360	359	1
Wyoming	10	1,125,519.68	0.18	36.23	7.747	611	86.90	360	359	1
Alaska	4	790,302.79	0.13	44.71	8.113	601	90.20	360	360	(
Georgia	5	740,191.32	0.12	40.73	9.458	557	80.89	360	348	12
Mississippi	9	623,627.23	0.10	31.32	9.117	575	79.10	360	359	1
Montana	2	553,078.52	0.09	46.20	7.412	576	69.62	360	359	1
Arkansas	4	527,107.76	0.09	31.55	8.681	546	83.63	339	338	2
Nebraska	5	454,306.66	0.07	32.00	8.514	594	82.84	360	359	:
Hawaii	3	436,383.79	0.07	33.85	7.105	709	76.08	268	267	1 :
Oklahoma	4	330,495.75		46.03	8.175	605	88.13			+
North Dakota	2	206,083.22		38.61	7.567	636	81.47	-		
West Virginia	2	162,501.14		24.50		623	72.40			
South Dakota	1	78,210.00		0.00			90.00		360	1
Total:	4,084	\$611,379,840.46				601	77.88%			

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Range of Gross Margins – (Adjustable Loans Only)

	Number		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Gross Margin	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
2.600 - 3.000	17	\$3,162,751.60	0.74%	37.22%	5.879%	636	66.59%	360	359	1
3.001 - 3.500	73	13,157,794.16	3.08	37.71	6.160	644	72.21	360	359	П
3.501 - 4.000	203	34,611,705.46	8.11	39.45	6.675	629	74.07	360	359	1
4.001 - 4.500	344	57,075,343.44	13.37	39.85	7.106	611	76.43	360	359	1
4.501 - 5.000	515	81,225,189.68	19.03	39.05	7.522	599	80.06	360	359	ī
5.001 - 5.500	514	79,029,642.55	18.51	39.03	8.005	585	81.41	360	359	T
5.501 - 6.000	419	59,967,415.47	14.05	38.83	8.447	572	80.18	359	358	7
6.001 - 6.500	346	48,672,181.87	11.40	39.59	8.585	559	82.39	360	358	2
6.501 - 7.000	239	30,666,410.04	7.18	38.96	990.6	552	81.99	360	358	2
7.001 - 7.500	86	11,613,106.51	2.72	40.70	9.486	550	79.54	360	359	1
7.501 - 8.000	50	5,857,138.93	1.37	38.99	10.113	545	74.18	360	359	1
8.001 - 8.440	18	1,872,168.02	0.44	37.12	10.084	546	75.28	360	359	1
Total:	2,836	\$426,910,847.73	100.00%	39.19%	7.895%	587	79.30%	360	359	1

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Initial Periodic Rate Cap - (Adjustable Loans Only)

	Number		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Original Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Initial Cap	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
2.000	1	\$214,814.89	0.05%	0.05% 28.58%	6.750%	969	20.98%	098	359	
3.000	2,826	425,204,283.72	09.66	39.16	7.897	282	79.35	098	359	
4.000	9	1,017,272.60	0.24	43.95	7.510	555	73.03	098	358	,
5.000	က	474,476.52	0.11	47.03	7.640	009	76.48	360	357	
Total:	2,836	2,836 \$426,910,847.73	100.00%	00.00% 39.19%	7.895%	587	79.30%	360	359	

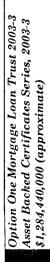
Periodic Rate Cap - (Adjustable Loans Only)

	Number	-	Percent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans		W.A.	W.A.	Combined Original	Original	Remaining W.A.	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Credit Original Term to	Term to	Term to	Loan
Periodic Cap	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
1.000	2,817	\$423,686,266.18	99.24%	99.24% 39.16%	7.897%	587	79.38%	360	329	1
1.500	17	2,810,079.64	99'0	42.10	7.710	622	74.61	360	222	3
3.000	2	414,501.91	0.10	41.27	6.991	596	29.58	360	328	1
Total:	2,836	\$426,910,847.73	100.00%	00.00% 39.19%	7.895%	587	79.30%	360	359	1

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This Structural Torm Sheet, Collisteral Term Sheet, or Computational Materials, as appropriate (the "interial") is for your private information and hone of Amorica Sheet, Collisteral Term Sheet, Collisteral Term Sheet, Collisteral Term Sheet, Or Computational Materials, as appropriate (the "interial") is for your private considerer reliable, but the Underwriter considerer reliable, but the Underwriter of son or represent that it is necessarily activated as a manufactural page of the conditions and other person. The information that the Underwriter considerer reliable, but the Underwriter of the conditions and other material and present of the person of the information in this material may be based on assumptions reparting market conditions and other material as the reliable of the samption or the likelihood that any of such assumptions or the likelihood that any of such assumptions or the reliable that the samptions or reliable to the samptions or reliable to the samption or the likelihood that any of such assumptions or the reliable to the samptions or the likelihood that any of such assumptions or the reliable to the samption or the likelihood that any of such assumptions or the reliable to the such assumption or derivatives that are ultimately affected for such assumptions or the likelihood that any of likelihood that any scentricial cases where the natural does not person and person assumptions or the securities material and person and perso





Range of Maximum Interest Rates - (Adjustable Loans Only)

	Number		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Maximum Rate	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
11.200 - 11.500	14	\$2,210,341.91	0.52%	36.75%	5.474%	633	68.64%	980	358	2
11.501 - 12.000	64	12,114,911.93	2.84	39.29	5.856	622	73.15	098	329	1
12.001 - 12.500	147	26,709,163.87	6.26	39.99	6.352	627	75.09	360	359	1
12.501 - 13.000	317	56,293,225.02	13.19	39.89	6.812	809	77.54	360	359	1
13.001 - 13.500	419	67,887,434.89	15.90	38.67	7.314	669	79.35	98	329	1
13.501 - 14.000	524	82,823,783.84	19.40	39.63	7.804	595	81.95	360	359	1
14.001 - 14.500	440	61,192,522.17	14.33	38.90	8.293	277	80.76	360	359	1
14.501 - 15.000	396	56,067,207.81	13.13	39.07	8.744	563	80.08	360	359	1
15.001 - 15.500	223	28,659,729.98	6.71	39.45	9.207	222	79.75	698	358	1
15.501 - 16.000	171	19,937,882.34	4.67	37.09	9.674	548	78.32	98	359	1
16.001 - 16.500	54	6,024,102.33	1.41	38.09	10.177	544	78.19	360	358	2
16.501 - 17.000	44	4,681,076.88	1.10	40.31	10.568	544	76.04	360	358	2
17.001 - 17.500	14	1,505,096.43	0.35	39.93	11.170	537	71.77	360	359	1
17.501 - 18.000	L	641,198.89	0.15	38.95	11.579	528	72.19	098	356	4
18.001 - 18.500	1	109,169.44	0.03	20.19	12.100	545	65.00	360	359	1
18.501 - 18.750	1	54,000.00	0.01	00.0	12.750	218	90.00	098	360	0
Total:	2,836	\$426,910,847.73	100.00%	39.19%	7.895%	587	79.30%	360	359	1

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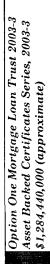




Range of Minimum Interest Rates - (Adjustable Loans Only)

	Tagilling		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Minimum Rate	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
4.380 - 4.500	1	\$109,790.71	0.03%	45.81%	6.250%	630	49.55%	360	358	2
4.501 - 5.000	4	950,050.18	0.22	39.93	6.723	631	75.90	098	328	2
5.001 - 5.500	17	2,983,585.39	0.70	37.68	5.813	634	72.72	098	358	2
5.501 - 6.000	71	13,428,831.68	3.15	39.49	5.993	617	73.49	360	359	1
6.001 - 6.500	149	27,062,261.38	6.34	39.95	6.395	626	75.51	098	323	1
6.501 - 7.000	321	56,846,291.85	13.32	39.98	6.830	809	77.64	360	359	1
7.001 - 7.500	420	67,678,046.24	15.85	38.80	7.318	299	79.35	98	359	1
7.501 - 8.000	528	83,569,809.51	19.58	39.57	7.818	595	81.79	098	328	1
8.001 - 8.500	443	61,707,380.57	14.45	38.80	8.311	577	80.78	360	359	1
8.501 - 9.000	392	54,711,996.40	12.82	38.76	8.797	299	80.42	360	359	I
9.001 - 9.500	216	27,325,075.20	6.40	39.80	9.267	556	79.76	359	358	1
9.501 - 10.000	162	18,677,307.02	4.37	37.04	9.765	547	77.94	360	359	1
10.001 - 10.500	50	5,543,631.84	1.30	36.85	10.262	543	77.15	360	359	T
10.501 - 11.000	40	4,172,368.44	0.98	41.08	10.717	542	74.46	360	358	2
11.001 - 11.500	14	1,505,096.43	0.35	39.93	11.170	537	71.77	360	359	1
11.501 - 12.000	9	476,155.45	0.11	38.00	11.823	534	68.44	360	359	T
12.001 - 12.500	1	109,169.44	0.03	20.19	12.100	545	65.00	360	359	
12.501 - 12.750	1	54,000.00	0.01	00.00	12.750	578	90.00	360	360	0
Total:	2,836	\$426,910,847.73	100.00%	39.19%	7.895%	587	79.30%	360	359	1

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Next Interest Adjustment Date - (Adjustable Loans Only)

	Number		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Next Rate Adjustment Date		Balance	Balance	DTI	Coupon	Score	ΓTV	Maturity	Maturity	Age
September 1, 2003	1	\$115,804.88	0.03%	21.23%	10.100%	542	80.00%	360	329	31
April 1, 2004	3	738,551.73	0.17	47.09	7.859	589	77.48	360	348	12
July 1, 2004	1	89,690.52	20.0	80.88	10.850	262	75.00	098	351	6
September 1, 2004	1	134,058.89	60.0	43.23	11.050	504	80.00	098	353	7
October 1, 2004	1	110,306.13	60.03	43.56	10.550	276	90.00	098	354	9
November 1, 2004	27	3,546,545.78	0.83	30.09	8.375	267	80.17	098	355	5
December 1, 2004	98	12,053,458.96	28.2	86.68	8.321	570	85.12	098	356	4
January 1, 2005	106	16,147,269.39	3.78	40.67	8.055	581	83.88	098	357	3
February 1, 2005	80	15,129,877.16	3.54	40.68	7.858	573	79.50	098	358	2
March 1, 2005	1,279	200,951,232.42	47.07	38.95	7.901	584	78.38	098	359	1
April 1, 2005	873	130,644,236.00	30.60	99.00	7.757	298	79.05	360	360	0
November 1, 2005	2	181,171.55	0.04	00.0	8.884	559	81.92	360	355	5
December 1, 2005	6	1,103,899.71	0.26	42.92	8.252	563	88.71	360	356	4
January 1, 2006	2	887,423.91	0.21	48.79	7.873	584	83.12	360	357	3
February 1, 2006	11	2,057,147.89	0.48	41.23	7.665	572	77.47	360	358	2
March 1, 2006	170	22,008,899.69	5.16	39.73	8.072	576	80.30	360	359	1
April 1, 2006	114	14,042,976.00	3.29	40.53	7.944	589	81.55	360	360	0
November 1, 2017	1	84,843.96	0.02	50.34	10.950	519	85.00	360	355	5
December 1, 2017	1	63,526.67	0.01	35.60	10.700	603	95.00	360	356	4
March 1, 2018	25	2,590,766.49	0.61	37.91	8.558	580	79.87	360	359	1
April 1, 2018	38	4,229,160.00	0.99	39.88	7.895	625	79.58	360	360	0
Total:	2,836	\$426,910,847.73	100.00%	39.19%	7.895%	587	79.30%	360	359	

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This Structural Term Sheet, Collateral Terms Sheet, Co



DESCRIPTION OF THE COLLATERAL GROUP II INITIAL MORTGAGE LOANS

Summary	<u>Total</u>	<u>Minimum</u>	<u>Maximum</u>
Cut-off Date Aggregate Principal Balance	\$367,660,858.06	\$42,790.21	\$972,000.00
Number of Loans	1,966		
Average Original Loan Balance	\$187,152.81	\$50,000.00	\$972,000.00
Average Current Loan Balance	\$187,009.59	\$42,790.21	\$972,000.00
(1) Weighted Average Combined Original LTV	77.92%	16.30%	100.00%
(1) Weighted Average Gross Coupon	7.782%	5.450%	13.500%
(1) (2) Weighted Average Gross Margin	5.075%	1.350%	12.650%
(1) (2) Weighted Average Term to Next Rate Adjustment Date (months)	25	6	180
(1) Weighted Average Remaining Term to Maturity (months)	352	173	360
(1) (3) Weighted Average FICO Score	600	500	805

⁽¹⁾ Weighted Average reflected in Total.

		Percent of Cut-off Date
	Range	Principal Balance
Product Type	Adjustable	68.90%
	Fixed	31.10%
Fully Amortizing Mortgage Loans		99.67%
Lien	First	98.76%
	Second	1.24%
Property Type	SFR	79.10%
	PUD	10.49%
	2-4 Family	5.50%
	Low Rise Condo	4.16%
	Manufactured Housing	0.46%
	High Rise Condo	0.30%
Occupancy Status	Owner Occupied	93.57%
	Non-Owner Occupied	4.27%
	Second Home	2.16%
Geographic Distribution	California	43.97%
	Texas	9.76%
	New York	6.89%
	Florida	4.87%
·	Massachusetts	4.42%
	Illinois	4.11%
Number of States (including DC)		46
Largest Zip Code Concentration	94591	0.46%
Loans with Mortgage Insurance		50.25%
Loans with Prepayment Penalties		79.28%

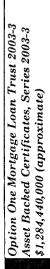
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⁽²⁾ Adjustable Loans Only





Range of Mortgage Coupons

	Number		Percent				W.A.	W.A.	W.A.	
	Jo	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Mortgage Coupons	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
5.450 - 5.500	4	\$1,131,974.75	0.31%	45.66%	5.496%	693	73.17%	360	360	0
5.501 - 6.000	30	10,018,142.80	2.72	37.84	5.890	929	73.88	360	329	1
6.001 - 6.500	121	29,972,695.15	8.15	39.79	6.313	654	74.66	351	350	1
6.501 - 7.000	267	64,021,318.80	17.41	40.41	6.816	626	77.71	354	353	1
7.001 - 7.500	257	56,264,752.14	15.30	38.88	7.310	619	79.95	358	357	1
7.501 - 8.000	418	82,693,489.14	22.49	39.75	7.812	587	78.32	355	354	ī
8.001 - 8.500	245	44,563,105.23	12.12	40.00	8.305	578	79.31	355	354	1
8.501 - 9.000	250	38,599,776.26	10.50	40.01	8.787	563	78.41	352	351	1
9.001 - 9.500	108	14,064,579.46	3.83	37.94	9.288	560	79.80	345	344	1
9.501 - 10.000	114	13,220,517.38	3.60	39.22	9.788	546	75.58	354	353	1
10.001 - 10.500	49	4,565,038.21	1.24	39.13	10.317	542	74.68	340	339	1
10.501 - 11.000	42	3,681,505.40	1.00	43.00	10.822	539	72.53	323	321	1
11.001 - 11.500	25	2,054,716.46	0.56	33.94	11.208	544	70.44	315	313	2
11.501 - 12.000	23	1,779,006.15	0.48	38.93	11.796	545	72.51	300	298	2
12.001 - 12.500	6	694,957.61	0.19	44.21	12.286	550	71.10	313	309	4
12.501 - 13.000	3	280,090.79	0.08	48.82	12.717	540	75.26	296	588	7
$13.001 \cdot 13.500$	1	55,192.33	0.02	23.50	13.500	532	65.00	360	355	5
Total:	1,966	\$367,660,858.06	100.00%	39.68%	7.782%	600	77.92%	353	352	1

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Combined Original Loan-to-Value Ratio

	Number		Percent				W.A.	W.A.	W.A.	
	Jo	Aggregate	ofLoans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Combined Original LTV	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
16.30 - 20.00	5	\$447,254.92	0.12%	34.22%	7.673%	658	18.10%	360	359	1
20.01 - 25.00	3	261,280.50	0.07	38.28	7.558	702	23.86	360	359	-
25.01 - 30.00	3	222,790.21	0.06	35.36	8.135	586	28.08	360	359	
30.01 - 35.00	6	1,181,389.41	0.32	43.44	8.336	531	33.78	360	359	1
35.01 - 40.00	6	1,686,172.33	0.46	32.60	8.009	546	38.65	360	359	1
40.01 - 45.00	13	1,271,243.97	0.35	56.82	7.578	671	42.65	338	338	
45.01 - 50.00	25	3,578,248.62	0.97	36.69	7.487	598	47.79	353	352	1
50.01 - 55.00	32	5,881,791.63	1.60	40.58	7.267	576	52.52	343	342	1
55.01 - 60.00	19	11,174,825.36	3.04	38.24	7.411	594	58.05	346	345	1
60.01 - 65.00	148	24,877,163.66	6.77	39.28	8.126	572	63.81	351	350	
65.01 - 70.00	178	34,210,959.87	9.31	38.86	7.612	590	68.91	349	349	1
70.01 - 75.00	251	46,271,266.24	12.59	39.42	7.920	575	73.97	354	353	
75.01 - 80.00	689	125,184,859.17	34.05	39.51	7.825	593	79.49	354	353	1
80.01 - 85.00	127	27,891,739.22	7.59	41.72	7.696	612	84.62	349	348	1
85.01 - 90.00	236	53,445,038.50	14.54	40.64	7.728	· 630	89.68	357	356	1
90.01 - 95.00	139	25,626,604.96	6.97	39.63	7.671	643	94.66	357	356	1
95.01 - 100.00	32	4,448,229.49	1.21	38.06	8.055	692	99.58	352	351	1
Total:	1,966	\$367,660,858.06	100.00%	39.68%	7.782%	009	77.92%	353	352	1

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	Number		Percent				W.A.	w.A.	W.A.	
	Jo	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	¥.A
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Principal Balance	Loans	Balance	Balance	ITC	Coupon	Score	LTV	Maturity	Maturity	Age
42,790.21 - 50,000.00	42	\$2,089,722.21	%19.0	35.69%	9.407%	572	59.32%	298		-
50,000.01 - 75,000.00	367	22,766,508.70	6.19	35.97	8.910	589	74.56	332	334	1
75,000.01 - 100,000.00	226	19,663,175.23	5.35	37.37	8.535	689	76.26	344	343	-
100,000.01 - 125,000.00	215	24,215,426.35	6.59	40.61	8.272	588	78.42	349	348	-
125,000.01 - 150,000.00	198	27,381,853.03	7.45	37.78	7.970	589	77.65	350	349	1
150,000.01 - 175,000.00	137	22,230,115.16	6.05	41.00	7.781	590	78.24	325	351	1
175,000.01 - 200,000.00	120	22,523,758.33	6.13	38.02	7.756	596	78.45	359	358	-
200,000.01 - 225,000.00	101	21,482,181.30	5.84	40.01	7.765	580	75.65	356	356	1
225,000.01 - 250,000.00	92	18,001,374.59	4.90	41.93	7.716	589	80.53	326	355	1
250,000.01 - 275,000.00	48	12,532,133.34	3.41	41.97	7.566	595	79.04	356	356	1
275,000.01 - 300,000.00	49	14,065,209.77	3.83	42.37	7.474	298	77.68	356	355	1
300,000.01 - 325,000.00	34	10,671,162.19	06.2	38.51	7.367	613	79.59	360	359	1
325,000.01 - 350,000.00	64	21,616,629.66	5.88	40.17	7.638	607	81.37	357	356	1
350,000.01 - 375,000.00	99	23,563,409.33	6.41	39.19	7.783	602	80.27	355	355	1
375,000.01 - 400,000.00	64	24,949,850.28	6.79	40.84	7.487	009	77.94	354	354	1
400,000.01 - 425,000.00	35	14,451,341.18	3.93	37.73	7.484	631	81.32	355	354	1
425,000.01 - 450,000.00	29	12,731,500.68	3.46	40.54	7.559	602	79.02	354	353	1
450,000.01 - 475,000.00	30	9,246,206.07	2.51	39.91	7.507	625	80.65	360	359	1
475,000.01 - 500,000.00	37	18,229,296.60	4.96	40.02	7.359	628	76.24	360	359	1
500,000.01 - 525,000.00	8	4,176,609.14	1.14	43.15	7.190	635	80.72	360		0
525,000.01 - 550,000.00	<i>L</i>	3,770,105.59	1.03	45.03	6.830	654	79.62			-
550,000.01 - 575,000.00	3	1,677,044.54	0.46	47.10	6.716		76.75			1
600,000.01 - 625,000.00	1	606,940.05	0.17	36.54	6.400	604	75.00	360	359	-
625,000.01 - 650,000.00	9	3,202,841.98	0.87	46.12	6.869	629	67.09			1
650,000.01 - 675,000.00	1	651,194.33	0.18	35.62	6.800	612	75.00			П
675,000.01 - 700,000.00	2	1,391,575.94	0.38	38.56	7.749	809	80.00			П
700,000.01 - 725,000.00	b	2,885,230.64	0.78	33.60	6.708	620	71.95			0
725,000.01 - 750,000.00	2	1,480,015.06	0.40	36.36	8.055	548	59.46	360	359	-
775,000.01 - 800,000.00	1	780,000.00	0.21	0.00	6.990	520	78.00	360	360	0
825,000.01 - 850,000.00	1	845,000.00	0.23	0.00	5.900	595	65.00	360	360	0
900,000.01 - 925,000.00	_	924,278.41	0.25	47.48	7.250	654	68.62	360	359	1
925,000.01 - 950,000.00	2	1,887,168.38	0.51	33.10	6.952	594	74.62	360		0
950,000.01 - 972,000.00	1	972,000.00	0.26	43.90	7.750	544	77.76			O
Total:	1,966	\$367,660,858.06	100.00%	39.68%	7.782%	600	77.92%	353	352	1
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This Structural Term Sheet, Colliteral Term Sheet, Colliteral Term Sheet, or Computational Materials, as appropriate (the "anterial"), is for your private information and bune of America Securities 11.6 (the "Underwriteer") is not soliteral to seel for the solitication of the security in any jurisducion where each an offer or solicitation would be light. This intercept of the constitution of the the Underwrited or so not soliter person. The information that the Underwrited resonance required may be based on assumptions regarding that anterial to any other person. The information in this material may be based on assumptions regarding the reasonableness of such assumptions contained in this material to any other person. The Underwriter and their material may be based on assumptions regarding the reasonableness of such assumptions or the likelihood that any of such assumptions or events, and this material may be based on assumptions regarding the reasonableness of such assumptions or the likelihood that any of such assumptions will coincide with actual market conditions or events, and this material that is material may be independent to a securities and their approach of the such assumptions will be appearable to the such assumptions to the likelihood that any of such assumptions will coincide with actual market conditions or events, and this material based on fellowing the personal properties and their appearable to the such pursons. The Underwriter and the pursons the such assumptions and the such assumptions will be a such assumption and such that any of such assumptions will be a such assumption and the such assumptions of this material by the foreign and present as a securities and and per less than the such assumption and the personal personal personal personal personal pe



Original Term to Maturity

	Number		Percent				W.A.	W.A.	W.A.	
	Jo	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Combined Original Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Credit Original	Term to	Term to	Loan
Original Term to Maturity	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
180	83	\$10,012,500.31	2.72%	2.72% 37.70%	8.130%	909	73.70%	180	178	2
240	02	5,680,070.24	1.54	39.79	9.517	595	75.57	240	239	T
360	1,813	351,968,287.51	95.73	39.73	7.744	009	78.08	360	359	1
Total:	1,966	\$367,660,858.06	100.00%	00.00% 39.68%	7.782%	009	77.92%	353	352	1

Remaining Term to Maturity

of Mortgage Remaining Term to Maturit Loans	•		Fercent				W.A.	W.A.	W.A.	
1		Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
- 1	gage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
	ns	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
173 - 175	2	\$104,117.34	0.03%	47.10%	10.284%	540	77.34%	081	174	9
176 - 180	81	9,908,382.97	2.69	37.56	8.107	209	73.66	180	841	2
231 - 235	2	108,372.19	0.03	38.74	11.970	547	74.60	240	787	9
236 - 240	89	5,571,698.05	1.52	39.81	9.470	596	75.59	240	239	1
346 - 350	3	316,096.61	60.0	52.53	12.561	562	70.37	098	349	11
351 - 355	36	3,875,361.03	1.05	37.31	9.021	611	77.43	360	354	9
356 - 360	1,774	347,776,829.87	94.59	39.74	7.726	009	78.09	360	698	1
Total: 1,5	1,966	\$367,660,858.06	100.00%	39.68%	7.782%	009	77.92%	353	352	1

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Credit Score

	Number		Percent				W.A.	W.A.	W.A.	
	Jo	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Credit Score	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
801 - 850	8	\$321,983.02	0.09%	21.66%	6.322%	804	51.24%	230	230	0
751 - 800	38	9,374,478.24	2.55	36.15	6.840	692	81.51	356	355	1
701 - 750	84	16,396,339.43	4.46	41.53	7.181	721	84.60	355	354	1
651 - 700	231	54,576,955.51	14.84	38.21	7.067	673	80.31	353	352	1
601 - 650	429	86,779,831.05	23.60	39.19	7.450	625	80.64	353	352	1
551 - 600	442	80,055,045.80	21.77	40.11	7.910	577	76.50	353	352	1
501 - 550	629	101,722,074.42	27.67	40.59	8.380	525	74.36	353	353	1
451 - 500	07	2,459,974.83	19.0	44.79	8.991	200	78.33	346	345	1
Not Available	140	15,974,175.76	4.34	37.60	8.603	0	76.34	358	357	1
Total:	1,966	\$367,660,858.06	100.00%	39.68%	7.782%	009	77.92%	353	352	1

Credit Grade

	Iagiliari		Fercent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
Mc	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Credit Grade	Loans	Balance	Balance	DTI	Coupon	Score	ΓTV	Maturity	Maturity	Age
AA+	157	35,300,110.44	9.60	37.86%	7.237%	709	84.90%	354	353	1
AA	916	184,881,455.33	50.29	40.41	7.440	612	78.94	352	351	1
A	488	\$88,761,098.57	24.14	39.79	7.989	292	77.46	353	353	1
В	283	43,124,855.34	11.73	37.85	8.583	545	71.85	356	355	1
2	62	8,788,712.17	2.39	40.51	8.976	252	72.51	359	358	1
CC	09	6,804,626.21	1.85	38.49	10.602	537	65.68	358	357	2
Total:	1,966	\$367,660,858.06	100.00%	89.68 %00.00	7.782%	009	77.92%	353	352	1

Banc of America Securities LLC

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Property Type

	Number		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Property Type	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
SFR - Detached	1,555	\$288,529,706.92	78.48%	39.68%	7.767%	598	77.83%	354	353	1
PUD - Detached	169	36,259,412.25	98.6	40.04	7.816	599	78.57	352	351	1
2-4 Family - Detached	94	18,290,720.99	4.97	41.61	7.856	634	79.04	352	351	1
Low Rise Condo - Attached	81	15,276,684.37	4.16	38.44	7.729	605	76.24	355	354	1
SFR - Attached	15	2,300,380.36	0.63	37.91	8.359	574	80.37	337	336	1
PUD - Attached	14	2,296,400.47	0.62	33.98	7.811	578	78.66	347	347	1
2-4 Family - Attached	10	1,914,115.77	0.52	42.17	7.692	633	76.91	328	328	1
MF Housing - Detached	23	1,700,509.46	0.46	38.30	8.218	633	79.90	353	352	
High Rise Condo- Attached	5	1,092,927.47	0.30	32.73	8.522	623	76.99	360	358	2
Total:	1,966	\$367,660,858.06	100.00%	39.68%	7.782%	009	77.92%	353	352	

Occupancy Status

	Number		Percent				W.A.	W.A.	W.A.	
	Jo	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining W.A.	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Occupancy Status	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
Owner Occupied	1,819	\$344,032,338.68	93.57%	93.57% 39.90%	7.780%	597	78.01%	353	352	1
Non-Owner Occupied	118	15,688,675.62	4.27	36.81	7.980	648	74.93	355	354	1
Second Home	29	7,939,843.76	2.16	34.68	7.496	652	80.24	357	356	1
Total:	1,966	\$367,660,858.06	100.00%	100.00% 39.68%	7.782%	009	77.92%	353	352	1

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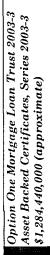
Documentation Level

	Number		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans		W.A.	W.A.	Combined Original		Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Documentation	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
Full Documentation	1,327	\$238,119,338.56	64.77%	64.77% 40.57%	7.680%	593	78.51%	353	353	1
Stated Income Documentation	609	122,489,661.31	33.32	37.93	7.978	612	76.84	353	352	1
Lite Documentation	18	4,277,546.32	1.16	39.61	7.986	585	71.75	357	355	1
No Documentation	12	2,774,311.87	0.75	0.00	7.600	716	84.88	360	359	-
Total:	1,966	\$367,660,858.06	100.00%	89.68 %00.001	7.782%	009	77.92%	353	352	T

Loan Purpose

	Number		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans		W.A.	W.A.	Combined Original	Original	Remaining W.A.	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Credit Original	Term to	Term to	Loan
Loan Purpose	Loans	Balance	Balance	DTI	Coupon	Score	$_{ m LTV}$	Maturity	Maturity	Age
C/O Refi	1,471	\$275,608,180.07	74.96%	74.96% 39.63%	7.760%	591	76.32%	352	351	1
Purchase	342	63,435,882.28	17.25	38.83	7.845	646	84.68	359	328	1
R/T Refi	153	28,616,795.71	7.78	41.75	7.862	592	78.41	353	352	1
Total:	1,966	\$367,660,858.06	100.00%	89.68 %00.001	7.782%	009	77.92%	353	352	1

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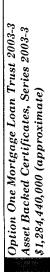
Product Type

	Number		Percent				W.A.	W.A.	W.A.	
	Jo	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Product Type	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
2/28 ARM	1,181	\$234,261,709.43	63.72%	39.47%	7.864%	587	79.06%	360	359	
30 Year FIX	510	99,512,803.27	27.07	40.20	7.439	631	75.64	360	359	1
3/27 ARM	102	15,418,578.79	4.19	40.46	7.848	593	79.52	360	359	
15 Year FIX	71	7,925,322.13	2.16	37.85	8.123	611	70.71	180	179	1
20 Year FIX	70	5,680,070.24	1.54	39.79	9.517	595	75.57	240	539	1
15/15 ARM	18	2,300,179.02	0.63	38.32	8.099	615	74.68	360	698	1
15/30 BALLOON	9	1,224,392.58	0.33	51.53	8.349	589	85.59	180	921	4
2/13 ARM	5	638,166.61	0.17	33.96	7.721	262	83.97	180	180	0
6M ARM	2	475,017.00	0.13	45.11	7.618	580	74.63	360	360	0
3/12 ARM	1	224,618.99	90.0	33.10	8.350	536	85.00	180	179	
Total:	1,966	\$367,660,858.06	100.00%	39.68%	7.782%	009	77.92%	353	352	1

Amortization

	Number		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	ofLoans		W.A.	W.A.	Combined	Original	W.A. Combined Original Remaining W.A.	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Credit Original Term to Term to	Loan
Amortization	Loans	Balance	Balance	DTI	Coupon	Score	ΓTV	Maturity	Maturity	Age
Balloon	9	\$1,224,392.58	0.33%	51.53%	0.33% 51.53% 8.349%	589	85.59%	180	176	4
Fully Amortizing	1960	366,436,465.48	99.67	99.62 39.68	7.780	009	77.90	354	353	T 1
Total:	1,966	\$367,660,858.06	100.00%	39.68%	100.00% 39.68% 7.782%	600	77.92%	353	352	1

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	Number		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans	-	W.A.	W.A.	Combined	Original	W.A. Combined Original Remaining W.A.	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Credit Original Term to Term to	Loan
Lien Position	Loans	Balance	Balance	DTI	Coupon Score	Score	LTV	Maturity	Maturity Maturity	Age
1	1,901	\$363,090,635.92	98.76%	39.67%	98.76% 39.67% 7.746%	601	77.96%	355	354	1
2	9	4,570,222.14		1.24 40.41	10.662	588	74.79	228	227	1
Total:	1,966	1,966 \$367,660,858.06	100.00%	39.68%	100.00% 39.68% 7.782%	009	77.92%	353	352	1

Prepayment Term

	Number		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining W.A.	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Prepayment Penalty Term	Loans	Balance	Balance	DTI	Coupon	Score	$\mathbf{L}\mathbf{T}\mathbf{V}$	Maturity	Maturity	Age
0	485	\$76,178,724.36	20.72%	39.89%	8.136%	604	76.83%	346	345	1
12	38	9,822,310.97	2.67	40.84	7.529	617	73.04	358	828	1
24	946	191,823,136.96	52.17	39.43	7.783	589	79.50	359	358	1
30	2	789,439.81	0.21	45.84	7.744	587	72.59	360	329	1
36	495	89,047,245.96	24.22	39.81	7.506	619	76.05	347	346	1
Total:	1,966	\$367,660,858.06	%00'001	%89.6E %00.001	7.782%	009	77.92%	353	352	1

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Geographic Distribution

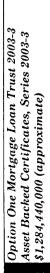
	Number		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans		W.A.	W.A.	Combined	Original		W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Geographic Distribution	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
California	695	\$161,649,654.21	43.97%	39.94%	7.437%	603	77.56%	356	355	1
Texas	284	35,892,600,50	9.76	41.04	8.075	598	75.65	345	344	1
New York	98	25,339,900.54	6.89	40.90	7.972	602	75.04	351	351	1
Florida	128	17,892,113.75	4.87	38.35	8.324	612	82.42	352	351	1
Massachusetts	56	16,246,472.96	4.42	41.40	7.630	595	77.00	344	343	1
Illinois	97	15,122,956.19	4.11	39.38	8.238	592	81.24	358	357	1
New Jersey	54	14,068,792.59	3.83	40.26	8.082	605	79.26	350	349	1
Virginia	60	12.893,471.29	3.51	37.44	8.220	611	83.01	360	359	1
Colorado	31	7,065,995.58	1.92	39.06	7.663	567	79.41	358	357	1
Michigan	47	6,241,406.33	1.70	39.58	8.354	562	76.46	360	359	1
Ohio	58	5,232,984.33	1.42	38.90	8.278	597	80.68	358	357	1
Pennsylvania	44	4,828,074.88	1.31	36.54	7.963	596	76.62	350	349	1
Washington	17	4,020,948.77	1.09	39.12	6.938	628	77.30	354	353	1
Connecticut	16	4,001,566.36	1.09	38.75	7.805	577	78.92	345	344	0
Maryland	17	3,986,617.67	1.08	40.26	8.381	606	78.13	353	352	1
Indiana	30	3,194,665.84	0.87	31.41	8.203	596	82.97	349	348	1
Georgia	20	3,036,277.08	0.83	38.49	7.740	642	78.48	360	359	1
Louisiana	14	2,738,374.84	0.74	43.26	8.071	577	69.62	356	355	1
North Carolina	14	2,501,352.92	0.68	41.63	7.838	615	78.49	339	338	1
Arizona	14	2,083,221.62	0.57	35.14	7.984	575	79.86	360	359	1
Nevada	13	2,009,359.27	0.55	34.80	8.443	579	78.38	360	358	2
Rhode Island	12	1.926,571.03	0.52	43.73	7.504	556	68.22	360	359	1
Maine	14	1,869,497.70	0.51	43.45	7.858	577	75.67	343	342	1
Kentucky	15	1,483,469.41	0.40	37.82	8.516	590	72.04	350	348	2
Tennessee	20	1,423,467.06	0.39	34.58	8.480	621	81.43	336	335	1
Missouri	10	1,401,182.39	0.38	36.05	8.033	617	74.45	360	359	1
Oregon	6	1,210,128.83	0.33	39.70	7.024	593	83.24	360	359	1
New Hampshire	8	1,177,120.68	0.32	38.47	8.605	579	75.24	360	359	1
Alabama	16	1,088.144.64	0.30	32.31	8.677	612	84.89	351	351	1
Minnesota	8	942,118.61	0.26	44.87	9.638	633	82.14	360	358	2
Wisconsin	ō	835,115.32	0.23	35.28	8.462	569	85.35	360	360	
Idaho	4	779,399.72	0.21	28.61	7.817	567	65.13	360	358	2
Kansas	5	739,167.23	0.20	40.87	8.055	567	85.25	360	360	
South Carolina	7	568,066.10	0.15	38.29	7.906	634	84.73	324	322	
Mississippi	7	466,235.77	0.13	41.00	9.552	577	87.40	360	359	
Nebraska	4	315.649.41	0.09	25.83	7.174	553	77.03	360	359	
New Mexico	3	251,000.00	0.07	35.42	9.047	532	77.75	360	360	
Arkansas	2	216,900.49	0.06	36.56	8.327	614	90.06	360	359	_
Iowa	3	188,105.59	0.05	33.12	9.476	514	73.40	360	356	
Delaware	2	160,627.48		37.82	9.229	531	80.00	360	359	-
Vermont	2	138,214.92	0.04	26.31	8.432	545	77.75	360	360	_
Oklahoma	2	127,216.88		28.78	7,588	612	87.83		360	
Alaska	1	118,800.00	0.03	22.80	7.200	772	90.00	360	360	
West Virginia	1	69,000.00	0.02	0.00	7.950	733	100.00	240	240	+
Utah	1	67,500.00	0.02	0.00	7.990	578	90.00	360	360	-
Wyoming	1	51,351.28	0.01	31.96	9.800	535	75.00	360	359	1
Total:	1,966	\$367,660,858.06	100.00%	39.68%	7.782%	600	77.92%	353	352	1 1

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Range of Gross Margins - (Adjustable Loans Only)

	Number		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Gross Margin	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
1.350 - 1.500	1	\$249,776.18	0.10%	36.51%	6.550%	628	67.57%	360	359	
2.001 - 2.500		399,574.39	0.16	38.33	5.650	700	59.26	360	359	
2.501 - 3.000	4	752,936.62	0:30	47.48	5.607	687	65.31	360	359	
3.001 - 3.500	29	7,795,821.32	3.08	41.34	6.281	652	72.96	360	359	
3.501 - 4.000	96	21,142,475.18	8.35	38.22	6.755	634	76.39	360	359	
4.001 - 4.500	218	53,692,408.18	21.20	39.82	7.194	809	80.35	360	329	
4.501 - 5.000	264	55,856,658.56	22.05	39.57	7.664	588	80.89	358	357	
5.001 - 5.500	239	42,094,139.33	16.62	40.07	8.126	570	78.03	360	359	
5.501 - 6.000	171	28,446,954.07	11.23	38.75	8.425	569	80.06	360	698	
6.001 - 6.500	116	18,880,990.73	7.45	38.53	8.841	548	80.34	359	358	
6.501 - 7.000	86	13,008,533.73	5.14	40.04	8.935	552	79.73	359	357	2
7.001 - 7.500	33	5,303,242.77	2.09	40.69	9.710	545	75.40	360	698	
7.501 - 8.000	25	2,964,177.32	1.17	40.94	10.748	528	70.75	098	198	8
8.001 - 8.500	10	1,188,393.53	0.47	38.83	10.791	529	69.00	360	898	2
8.501 - 9.000	12	1,157,645.75	0.46	36.34	11.006	546	74.92	360	698	
9.001 - 9.500	2	197,834.40	0.08	38.30	10.766	535	74.09	360	357	3
9.501 - 10.000	1	126,956.17	0.05	22.70	11.150	536	63.50	098	698	
12.501 - 12.650	1	59,751.61	0.02	77.27	12.150	547	80.00	980	346	14
Total:	1,309	\$253,318,269.84	100.00%	39.52%	7.865%	288	79.06%	359	329	

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Initial Periodic Rate Cap - (Adjustable Loans Only)

	Number		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans		W.A.	W.A.	W.A. Combined Original	Original	Remaining W.A.	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Initial Cap	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
1.000	2	\$475,017.00	0.19%	45.11%	7.618%	280	74.63%	360	360)
3.000	1,302	250,627,365.50	98.94	39.49	7.874	588	79.03	359	359	, ,
4.000	4	1,798,042.25	0.71	40.74	6.782	615	82.17	360	357	,
5.000	1	417,845.09	0.16	45.35	7.250	627	90.00	360	358	57
Total:	1,309	\$253,318,269.84	100.00%	39.52%	7.865%	288	79.06%	359	359	

Periodic Rate Cap - (Adjustable Loans Only)

	Number		Percent				W.A.	W.A.	W.A.	
	Jo	Aggregate	of Loans		W.A.	W.A.	W.A. Combined Original	Original	Remaining W.A.	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Credit Original Term to Term to	Loan
Periodic Cap	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
1.000	1,299	\$250,015,266.63	%02.86	39.61%	98.70% 39.61% 7.862%	587	79.12%	359	359	1
1.500	10	3,303,003.21	1.30	1.30 33.81	8.078	610	74.47	360	358	2
Total:	1,309	\$253,318,269.84	100.00%	39.52%	100.00% 39.52% 7.865%	288	79.06%	359	359	1

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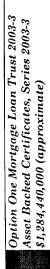




Range of Maximum Interest Rates - (Adjustable Loans Only)

	Number		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	ofLoans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Maximum Rate	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
11.450 - 11.500	4	\$1,131,974.75	0.45%	45.66%	5.496%	693	73.17%	360	360	0
11.501 - 12.000	18	5,408,153.32	2.13	41.01	5.864	651	76.22	360	359	1
12.001 - 12.500	53	13,258,809.70	5.23	39.46	6.306	632	78.80	360	359	1
12,501 - 13,000	157	39,757,319.76	15.69	39.63	6.810	607	79.12	358	357	П
13.001 - 13.500	178	38,305,876.81	15.12	38.91	7.304	809	81.29	360	359	1
13.501 - 14.000	294	59,815,356.00	23.61	39.59	7.823	582	78.72	360	359	1
14.001 - 14.500	179	33,531,005.91	13.24	40.36	8.279	572	80.55	359	358	1
14.501 - 15.000	200	32,244,706.48	12.73	39.49	8.744	564	79.39	359	358	1
15.001 - 15.500	72	11,407,206.26	4.50	37.01	9.109	558	79.17	358	357	Т
15.501 - 16.000	62	10,491,011.08	4.14	39.03	9.752	545	74.79	360	359	1
16.001 - 16.500	26	2,971,018.40	1.17	40.29	10.349	536	74.39	360	359	1
16.501 - 17.000	24	2,497,228.47	0.99	42.99	10.644	533	71.33	360	359	1
17.001 - 17.500	10	1,065,838.18	0.42	31.99	11.202	539	68.81	360	357	3
17.501 - 18.000	6	849,659.56	0.34	39.14	11.728	522	69.39	360	358	2
18.001 - 18.500	3	284,924.97	0.11	38.98	12.334	568	65.00	360	356	4
18.501 - 19.000	1	160,539.95	0.06	49.26	12.750	537	70.00	360	350	10
19.001 - 19.150	2	137,640.24	0.05	50.72	12.122	527	71.51	360	351	6
Total:	1,309	\$253,318,269.84	100.00%	39.52%	7.865%	588	79.06%	359	359	

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Range of Minimum Interest Rates - (Adjustable Loans Only)

	Number		Percent				W.A.	W.A.	W.A.	
	Jo	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
-	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Minimum Rate	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
4.500 - 4.500	2	\$917,286.90	0.36%	40.28%	6.095%	637	79.66%	360	357	3
4.501 - 5.000	-	417,845.09	0.16	45.35	7.250	627	90.00	360	358	2
5.001 - 5.500	4	1,131,974.75	0.45	45.66	5.496	693	73.17	360	360	0
5.501 - 6.000	21	6,480,457.38	2.56	40.01	6.071	647	77.35	360	359	_
6.001 - 6.500	54	13,035,976.99	5.15	39.60	6.342	630	78.66	360	329	1
6.501 - 7.000	157	39,816,168.87	15.72	39.74	6.855	909	79.42	358	357	
7.001 - 7.500	177	38,180,897.66	15.07	38.44	7.309	609	81.14	360	359	
7.501 - 8.000	301	60,754,941.90	23.98	39.51	7.823	582	78.67	360	359	
8.001 - 8.500	180	34,000,956.17	13.42	39.94	8.308	570	80.02	359	358	
8.501 - 9.000	192	31,081,844.92	12.27	40.03	8.782	564	79.26	359	359	
9.001 - 9.500	29	9,447,612.23	3.73	38.03	9.268	553	79.82	358	357	-
9.501 - 10.000	79	10,445,119.22	4.12	39.26	9.781	544	75.39	360	359	
10.001 - 10.500	26	2,971,018.40	1.17	40.29	10.349	536	74.39	360	359	
10.501 - 11.000	23	2,137,566.46	0.84	41.85	10.796	532	69.87	360	359	
11.001 - 11.500	10	1,065,838.18	0.42	31.99	11.202	539	68.81	360	357	3
11.501 - 12.000	6	849,659.56	0.34	39.14	11.728	522	69.39	360	358	2
12.001 - 12.500	2	422,565.21	0.17	42.81	12.265	554	67.12	360	355	5
12.501 - 12.750	-	160,539.95	90.0	49.26	12.750	537	70.00	360	350	10
Total:	1,309	\$253,318,269.84	100.00%	39.52%	7.865%	588	79.06%	359	359]

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Next Interest Adjustment Date - (Adjustable Loans Only)

	TOTAL		1112212				W.A.	W.A.	W.A.	
	Jo	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Next Rate Adjustment Date		Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
October 1, 2003	2	\$475,017.00	%61.0	45.11%	7.618%	580	74.63%	360	360	0
February 1, 2004		59,751.61	0.03	77.27	12.150	547	80.00	098	346	14
June 1, 2004	2	256,345.00	0.10	46.77	12.657	565	68.13	360	350	10
July 1, 2004	1	187,594.08	0.07	49.22	11.050	556	80.00	360	351	6
September 1, 2004	2	201,176.89	0.08	46.94	10.670	256	79.48	360	353	7
October 1, 2004	11	826,663.95	0.33	37.16	10.374	528	75.41	360	354	9
November 1, 2004	14	1,434,664.76	0.57	32.91	8.963	591	77.76	360	355	5
December 1, 2004	13	4,580,726.82	1.81	37.46	7.837	605	82.59	360	356	4
January 1, 2005	12	3,934,325.26	1.55	33.74	7.926	583	77.01	360	357	3
February 1, 2005	52	13,188,485.30	5.21	39.87	7.993	569	80.87	360	358	2
March 1, 2005	661	127,554,439.37	50.35	39.45	7.878	585	78.88	360	359	
April 1, 2005	417	82,675,703.00	32.64	39.77	7.743	594	79.09	359	359	0
August 1, 2005	-	109,453.52	0.04	33.18	8.500	0	95.65	360	352	8
November 1, 2005	2	354,624.00	0.14	42.48	7.937	558	65.05	360	355	5
January 1, 2006	4	1,390,584.56	0.55	39.96	7.126	615	82.33	360	357	3
February 1, 2006	8	931,049.86	0.37	43.20	7.651	567	90.00	360	358	2
March 1, 2006	62	9,547,302.44	3.77	40.54	7.964	593	77.88	356	355	
April 1, 2006	31	3,310,183.40	1.31	37.66	7.877	587	81.51	360	360	0
September 1, 2017	1	121,133.32	0.05	54.43	9.990	0	80.00	360	353	7
March 1, 2018	8	798,395.70	0.32	38.68	8.925	551	78.62	360	359	1
April 1, 2018	6	1,380,650.00	0.55	36.40	7.455	647	71.93	360	360	0
Total:	1,309	\$253,318,269.84	100.00%	39.52%	7.865%	588	79.06%	359	359	1

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BOND SUMMARY (to Maturity)

Class A-1 (To Maturity)							
FRM PPC / ARM PPC	0% 0%	60% 50%	85% 75%	115% 100%	145% 125%	170% 150%	200% 175%
Average Life (yrs.)	19.03	5.46	3.97	3.08	2.50	2.10	1.76
First Principal Payment Date	5/25/2003	5/25/2003	5/25/2003	5/25/2003	5/25/2003	5/25/2003	5/25/2003
Last Principal Payment Date	3/25/2033	2/25/2029	7/25/2023	10/25/2018	7/25/2015	6/25/2013	9/25/2011
Payment Windows (mos.)	359	310	243	186	147	122	101
rayment windows (mos.)	000	510	240	100	141	122	101
Class A-2 (To Maturity)							
FRM PPC / ARM PPC	0% 0%	60% 50%	85% 75%	115% 100%	145% 125%	170% 150%	200% 175%
Average Life (yrs.)	18.93	5.47	3.98	3.09	2.51	2.11	1.76
First Principal Payment Date	5/25/2003	5/25/2003	5/25/2003	5/25/2003	5/25/2003	5/25/2003	5/25/2003
Last Principal Payment Date	3/25/2033	2/25/2029	8/25/2023	10/25/2018	8/25/2015	7/25/2013	10/25/2011
Payment Windows (mos.)	359	310	244	186	148	123	102
Class M-1 (To Maturity)							
FRM PPC / ARM PPC	0% 0%	60% 50%	85% 75%	115% 100%	145% 125%	170% 150%	200% 175%
Average Life (yrs.)	26.37	9.60	6.84	5.26	4.47	4.17	4.28
First Principal Payment Date	2/25/2025	11/25/2007	8/25/2006	6/25/2006	7/25/2006	9/25/2006	12/25/2006
Last Principal Payment Date	1/25/2033	7/25/2024	12/25/2018	2/25/2015	8/25/2012	12/25/2010	9/25/2009
Payment Windows (mos.)	96	201	149	105	74	52	34
Class M-2 (To Maturity)							
FRM PPC / ARM PPC	0% 0%	60% 50%	85% 75%	115% 100%	145% 125%	170% 150%	200% 175%
Average Life (yrs.)	26.36	9.48	6.74	5.17	4.34	3.95	3.79
First Principal Payment Date	2/25/2025	11/25/2007	8/25/2006	5/25/2006	6/25/2006	7/25/2006	8/25/2006
Last Principal Payment Date	12/25/2032	8/25/2022	4/25/2017	10/25/2013	7/25/2011	2/25/2010	12/25/2008
Payment Windows (mos.)	95	178	129	90	62	44	29
2 05			220				
Class M-3 (To Maturity)							
FRM PPC / ARM PPC	0% 0%	60% 50%	85% 75%	115% 100%	145% 125%	170% 150%	200% 175%
Average Life (yrs.)	26.35	9.33	6.63	5.07	4.25	3.84	3.61
First Principal Payment Date	2/25/2025	11/25/2007	8/25/2006	5/25/2006	6/25/2006	6/25/2006	7/25/2006
Last Principal Payment Date	9/25/2032	3/25/2020	6/25/2015	5/25/2012	6/25/2010	3/25/2009	3/25/2008
Payment Windows (mos.)	92	149	107	73	49	34	21
Class M-4 (To Maturity)							
FRM PPC / ARM PPC	0% 0%	60% 50%	85% 75%	115% 100%	145% 125%	170% 150%	200% 175%
Average Life (yrs.)	26.32	9.18	6.51	4.99	4.17	3.74	3.51
First Principal Payment Date	2/25/2025	11/25/2007	8/25/2006	5/25/2006	5/25/2006	6/25/2006	7/25/2006
Last Principal Payment Date	0/05/0000	1/05/0010	0.10 = 10 0 = 1		- 10 - 10 0 - 0		* 0.10 = 10.00 =
	8/25/2032	4/25/2019	9/25/2014	10/25/2011	1/25/2010	11/25/2008	12/25/2007
Payment Windows (mos.)	8/25/2032 91	138	9/25/2014 98	10/25/2011 66	1/25/2010 45	11/25/2008 30	12/25/2007

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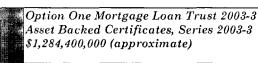
FRM PPC / ARM PPC	0%10%	60% 50%	85% 75%	115% 100%	145% 125%	170% 150%	200% 175%
Average Life (yrs.)	26.26	8.90	6.30	4.83	4.04	3.63	3.38
First Principal Payment Date	2/25/2025	11/25/2007	8/25/2006	5/25/2006	5/25/2006	5/25/2006	6/25/2006
Last Principal Payment Date	4/25/2032	8/25/2017	6/25/2013	11/25/2010	4/25/2009	4/25/2008	6/25/2007
Payment Windows (mos.)	87	118	83	55	36	24	13

Class M-6 (To Maturity)

FRM PPC / ARM PPC	0% 0%	60% 50%	85% 75%	115% 100%	145% 125%	170% 150%	200% 175%
Average Life (yrs.)	26.06	8.31	5.87	4.52	3.79	3.41	3.20
First Principal Payment Date	2/25/2025	11/25/2007	8/25/2006	5/25/2006	5/25/2006	5/25/2006	5/25/2006
Last Principal Payment Date	11/25/2031	9/25/2015	1/25/2012	11/25/2009	7/25/2008	8/25/2007	12/25/2006
Payment Windows (mos.)	82	95	66	43	27	16	8

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BOND SUMMARY (to Call)

	_						
Class A-1 (To Call)							
FRM PPC / ARM PPC	0% 0%	60% 50%	85% 75%	115% 100%	145% 125%	170% 150%	200% 175%
Average Life (yrs.)	18.97	5.10	3.69	2.87	2.34	1.97	1.66
First Principal Payment Date	5/25/2003	5/25/2003	5/25/2003	5/25/2003	5/25/2003	5/25/2003	5/25/2003
Last Principal Payment Date	1/25/2032	5/25/2016	7/25/2012	3/25/2010	10/25/2008	11/25/2007	2/25/2007
Payment Windows (mos.)	345	157	111	83	66	55	46
Class A-2 (To Call)							
FRM PPC / ARM PPC	0% 0%	60% 50%	85% 75%	115% 100%	145% 125%	170% 150%	
Average Life (yrs.)	18.88	5.10	3.69	2.87	2.34	1.97	1.66
First Principal Payment Date	5/25/2003	5/25/2003	5/25/2003	5/25/2003	5/25/2003	5/25/2003	5/25/2003
Last Principal Payment Date	1/25/2032	5/25/2016	7/25/2012	3/25/2010	10/25/2008	11/25/2007	2/25/2007
Payment Windows (mos.)	345	157	111	83	66	55	46
Class M-1 (To Call)							
FRM PPC / ARM PPC	0% 0%	60% 50%	85% 75%	115% 100%	145% 125%	170% 150%	200% 175%
Average Life (yrs.)	26.25	8.84	6.26	4.82	4.14	3.90	3.84
First Principal Payment Date	2/25/2025	11/25/2007	8/25/2006	6/25/2006	7/25/2006	9/25/2006	12/25/2006
Last Principal Payment Date	1/25/2032	5/25/2016	7/25/2012	3/25/2010	10/25/2008	11/25/2007	2/25/2007
Payment Windows (mos.)	84	103	72	46	28	15	3
•							
Class M-2 (To Call)							
FRM PPC / ARM PPC	0% 0%	60% 50%	85% 75%	115% 100%	145% 125%	170% 150%	200% 175%
Average Life (yrs.)	26.25	8.84	6.26	4.81	4.07	3.72	3.61
First Principal Payment Date	2/25/2025	11/25/2007	8/25/2006	5/25/2006	6/25/2006	7/25/2006	8/25/2006
Last Principal Payment Date	1/25/2032	5/25/2016	7/25/2012	3/25/2010	10/25/2008	11/25/2007	2/25/2007
Payment Windows (mos.)	84	103	72	47	29	17	7
Class M-3 (To Call)	·						
FRM PPC / ARM PPC	0%10%	60% 50%	85% 75%	115% 100%	145% 125%		200% 175%
Average Life (yrs.)	26.25	8.84	6.26	4.80	4.04	3.67	3.47
First Principal Payment Date	2/25/2025	11/25/2007	8/25/2006	5/25/2006	6/25/2006	6/25/2006	7/25/2006
Last Principal Payment Date	1/25/2032	5/25/2016	7/25/2012	3/25/2010	10/25/2008	11/25/2007	2/25/2007
Payment Windows (mos.)	84	103	72	47	29	18	8
Ol M 4 (M- O-11)							
Class M-4 (To Call)	00/100/	000/1500/	050/1550	1150//1000	1450/11050/	1700/11700/	0000/11770/
FRM PPC / ARM PPC	0% 0%	60% 50%	85% 75%	115% 100%	145% 125%	170% 150%	
Average Life (yrs.)	26.25	8.84	6.26	4.80	4.03	3.63	3.42
First Principal Payment Date	2/25/2025	11/25/2007	8/25/2006	5/25/2006	5/25/2006	6/25/2006	7/25/2006
Last Principal Payment Date Payment Windows (mos.)	1/25/2032	5/25/2016	7/25/2012	3/25/2010	10/25/2008	11/25/2007	2/25/2007
	84	103	72	47	30	18	8

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Option One Mortgage Loan Trust 2003-3 Asset Backed Certificates, Series 2003-3 \$1,284,400,000 (approximate)



Class	M-5	(To	Call)

FRM PPC / ARM PPC	0% 0%	60% 50%	85% 75%	115% 100%	145% 125%	170% 150%	200% 175%
Average Life (yrs.)	26.25	8.82	6.25	4.79	4.00	3.61	3.36
First Principal Payment Date	2/25/2025	11/25/2007	8/25/2006	5/25/2006	5/25/2006	5/25/2006	6/25/2006
Last Principal Payment Date	1/25/2032	5/25/2016	7/25/2012	3/25/2010	10/25/2008	11/25/2007	2/25/2007
Payment Windows (mos.)	84	103	72	47	30	19	9

Class M-6 (To Call)

FRM PPC / ARM PPC	0% 0%	60% 50%	85% 75%	115% 100%	145% 125%	170% 150%	200% 175%
Average Life (yrs.)	26.06	8.31	5.87	4.52	3.79	3.41	3.20
First Principal Payment Date	2/25/2025	11/25/2007	8/25/2006	5/25/2006	5/25/2006	5/25/2006	5/25/2006
Last Principal Payment Date	11/25/2031	9/25/2015	1/25/2012	11/25/2009	7/25/2008	8/25/2007	12/25/2006
Payment Windows (mos.)	82	95	66	43	27	16	8

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Net WAC Rate related to the Offered Certificates

		Net WAC	Net WAC	Effective Net	ine one	i ca certi	Net WAC	N-+ WAC	17.66 N4
Period	Pay Date	Rate ⁽¹⁾	Rate ⁽²⁾	WAC Rate ^{(2) (3)}	Period	Pay Date	Rate ⁽¹⁾	Net WAC Rate ⁽²⁾	Effective Net WAC Rate ^{(2) (3)}
1	5/25/03	5.33	5.33	9.49	43	11/25/06	6.16	9.55	9.55
2	6/25/03	6.53	6.53	9.50	44	12/25/06	6.36	10.01	10.01
3	7/25/03	6.75	6.75	9.51	45	1/25/07	6.15	9.67	9.67
4	8/25/03	6.53	6.53	9.50	46	2/25/07	6.15	9.65	9.65
5	9/25/03	6.53	6.53	9.50	47	3/25/07	6.81	10.67	10.67
6	10/25/03	6.75	6.75	9.51	48	4/25/07	6.15	9.65	9.65
7	11/25/03	6.53	6.53	9.50	49	5/25/07	6.21	9.81	9.81
8	12/25/03	6.75	6.75	9.50	50	6/25/07	6.00	9.49	9.49
9	1/25/04	6.53	6.53	9.50	51	7/25/07	6.20	9.78	9.78
10	2/25/04	6.53	6.53	9.50	52	8/25/07	6.00	9.45	9.45
11	3/25/04	6.88	6.88	9.50	53	9/25/07	6.00	9.43	9.43
12	4/25/04	6.43	6.43	9.50	54	10/25/07	6.20	9.76	9.76
13	5/25/04	6.65	6.65	9.50	55	11/25/07	6.00	9.42	9.42
14	6/25/04	6.43	6.44	9.50	56	12/25/07	6.20	9.73	9.73
15	7/25/04	6.65	6.65	9.50	. 57	1/25/08	6.00	9.40	9.40
16	8/25/04	6.43	6.44	9.49	58	2/25/08	6.00	9.38	9.38
17	9/25/04	6.43	6.44	9.49	59	3/25/08	6.41	10.00	10.00
18	10/25/04	6.65	6.65	9.49	60	4/25/08	5.99	9.34	9.34
19	11/25/04	6.43	6.44	9.49	61	5/25/08	6.19	9.63	9.63
20	12/25/04	6.65	6.65	9.49	62	6/25/08	5.99	9.30	9.30
21	1/25/05	6.43	6.43	9.49	63	7/25/08	6.19	9.59	9.59
22	2/25/05	6.43	6.44	9.49	64	8/25/08	5.99	9.26	9.26
23	3/25/05	7.12	7.14	9.50	65	9/25/08	5.99	9.24	9.24
24	4/25/05	6.42	7.77	9.51	66	10/25/08	6.19	9.53	9.53
25	5/25/05	6.64	8.02	9.51	67	11/25/08	5.99	9.20	9.20
26	6/25/05	6.42	8.23	9.51	68	12/25/08	6.18	9.49	9.49
27	7/25/05	6.63	8.49	9.52	69	1/25/09	5.98	9.16	9.16
28	8/25/05	6.42	8.21	9.51	70	2/25/09	5.98	9.15	9.15
29	9/25/05	6.42	8.20	9.51	71	3/25/09	6.62	10.10	10.10
30	10/25/05	6.63	8.92	9.53	72	4/25/09	5.98	9.11	9.11
31	11/25/05	6.17	8.38	9.51	73	5/25/09	6.18	9.39	9.39
32	12/25/05	6.38	8.80	9.52	74	6/25/09	5.98	9.07	9.07
33	1/25/06	6.17	8.51	9.51	75	7/25/09	6.18	9.35	9.35
34	2/25/06	6.17	8.50	9.51	76	8/25/09	5.98	9.03	9.03
35	3/25/06	6.83	9.40	9.54	- 77	9/25/09	5.97	9.01	9.01
36	4/25/06	6.16	9.02	9.53	78	10/25/09	6.17	9.29	9.29
37	5/25/06	6.37	9.30	9.30	79	11/25/09	5.97	8.97	8.97
38	6/25/06	6.16	9.18	9.18	80	12/25/09	6.17	9.25	9.25
39	7/25/06	6.37	9.47	9.47	81	1/25/10	5.97	8.93	8.93
40	8/25/06	6.16	9.15	9.15	82	2/25/10	5.97	8.91	8.91
41	9/25/06	6.16	9.14	9.14	83	3/25/10	6.61	9.84	9.84
42	10/25/06	6.36	9.89	9.89					

- (1) Assumes the 6-month LIBOR remains constant at 1.24% and run at the pricing speed to call.
- (2) Assumes the 6-month LIBOR instantaneously increases to a level beyond the highest maximum obtainable rate on the Mortgage Loans and run at the pricing speed to call.
- Assumes 1-month LIBOR equal 20.00% and payments are received from the applicable Yield Maintenance Agreement(s). (3)

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Note:

FICO Score

Collateral Cuts for OOMLT03-3

FICO	Total Balance	ערו	Adjusted Balance[1	11	WALTV	WA DTI	WA FICO	% SFD/	% Owner	% Full	% Cashou
	Amount	%	Amount	121%				DUD	Occ.	Doc	Ref
FICO NA	15.974.176	1.63% > 75.0	9,945.503	1.02%	76.34	37.60	0	85.30	94.34	65.27	53.66
0 - 500.00	2.687.325	0.27% > 75.0	1.717.980	0.18%	77.53	14.61	200	92.00	100.00	70.88	86.25
500.01 - 550.00	258,979,217	26.45% > 80.0	40,906,024	4.18%	74.95	39.91	527	90.12	98.41	70.98	
550.01 - 600.00	239,670,782	24.48% > 80.0	70.215.119	7.17%	76.15	39.67	576	85.95	95.94	70.37	
600.01 - 650.00	255,328,328	26.08% > 80.0	118.064.012	12.06%	80.08	39.16	625	82.35	94.35	64.90	
650.01 - 700.00	137,683.015	14.06% > 85.0	50,638,244	5.17%	80.21	38.57	673	75.98	88.36	54.27	
700.01 - 750.00	51,027,849	5,21% > 85.0	26,863,695	2.74%	83.35	39.19	720	66.20	77.83	45.50	
750.01 - 800.00	16,879,666	1.72% > 90.0	2.399,678	0.25%	81.26	35.46	191	75.70	81.72	56.14	
+ 008	810,341	0.08% > 90.0	488,358	0.05%	78.91	30.84	804	70.11	100.00	81.12	
TOTAL	979.040.699	100.00%	321.238.612	32.81%	_						
FICO: Average	109	M	Min: 500	Max:	808						

Debt To Income (DTI) Ratio

DTI	Total Balance	FICO	Adjusted Balance[1		WALTV	WA DTI	WA FICO	% SFD/	% Owner	% Full	% Cashout
	Amount	%	Amount	%[2]				DUD	Occ	Doc	Refi
<= 20	281,127,190	28.71% < 600	136.852.123	13.98%	18.81	15.73	809	84.08	92.21	62.42	70.51
20.001 – 25.00	31.542.112	3.22% < 600	14.970.317	1.53%	74.72	22.92	209	83.76	90.87	61.13	73.80
25.001 - 30.00	65,809,481	6.72% < 625	44,305,601	4.53%	75.14	27.69	865	82.08	88.16	65.55	77.26
30.001 - 35.00	99,118,004	10.12% < 625	63,364,734	6.47%	77.14	32.52	603	84.56	93.24	59.48	71.18
35.001 - 40.00	119,773,295	12.23% < 650	93.989.843	%09.6	78.06	37.65	603	19.98	96.53	58.50	69.48
40.001 - 45.00	160.667.650	16.41% < 650	129.061.693	13.18%	78.95	42.60	866	81.33	94.92	64.86	71.02
45.001 - 50.00	159,989,995	16.34% < 675	142.560.713	14.56%	78.85	47.56	592	82.34	95.08	72.25	71.48
50.001 - 55.00	49,291,923	5.03% < 700	47,989,021	4.90%	74.94	51.83	581	80.39	97.31	85.74	73.73
55+	11,721.050	1.20% < 700	10.761.043	1.10%	69.53	63.51	585	77.78	89.39	82.15	76.97
TOTAL	979,040.699	100.00%	683,855,089	%58.69							
DTI: Average	39.35%	Min:	: 1.31%	Max:	Max: 166.30%						

Loan To Value (LTV) Ratio

LTV	Total Balance		ITO	Adjusted Balance[1] WA LTV	WA	\ALT	WA DTI	WA DTI WA FICO	% SFD/	% SFD/ % Owner		% Cashout
	Amount	%		Amount	%[Z]				ana	Ö	Doc	
<= 60.00	84,161,858	8.60%	> 50	9,071,152 0	.93%	50.26	38.17	593	82.92	93.21	59.35	
60.01 - 70.00	149,351,708	15.25% > 50	> 50		.53%	66.99	39.31	585	82.22	93.45	61.70	87.77
70.01 - 80.00	410,353,794	41.91%	> 50		%90	78.02	39.29	587	84.24	93.47	58.85	72.33
80.01 - 85.00	81,887,679	8.36%	> 50	4,725,966	.48%	84.53	39.92	611	82.97	94.19	69.52	74.94
85.01 - 90.00	170,724.242	17.44%	> 50		.03%	89.68	39.73	620	82.54	93.15	73.09	59.52
90.01 – 95.00	77,169,755	7.88%	> 50		.20%	94.61	39.91	646	85.20	68.86	88.41	43.16
95.01 - 100.00	5,391,662	0.55%	> 50		0.00%	99.65	37.79	702	85.93	100.00	96.47	28.13
100+	7	0.00%	> 50	0	%00"	00.00	0.00	0.00	0.00	0.00	0.00	00.00
TOTAL	979,040,699	00.001		61.012,972	6.23%							
LTV: Average	77.89%	Min:	Min: 11.37%	Max: 100.00%	%0							

[1] Balance of the collateral cut combined with second qualifler, i.e. (LTV), FICO, DTI etc. All other cuts, except the adjusted balance are only for the main bucket [2] Parcent of the Aggregate Principal Balance.

Principal Balance

Scheduled Principal	Total Balance	•	WA FICO WA LTV	WA LTV	WADI	WA DTI % SFD/ PUD		% Owner % Cashout	% Full Doc
Balance	Amount	%					Occ	Refr	
0 - \$50K	3,837,777	0.39%	592	56.52	33.54	65'68	85.68	84.56	62.46
\$51 - \$200K	513.785,227	52.48%	968	77.53	38.41		93.88		70.40
\$200.1 - \$300K	255.224.323	26.07%	298	78.07	40.54	81.49	94.55	74.72	62.15
\$300.1 - \$400K	124,075,366	12.67%	609	79.84	39.94				
\$400.1 - \$500K	56,868,002	5.81%	623	79.20	40.15	88.41			
\$500.1 - \$600K	9.623.759	0.98%	646	09.62	44.63			78.26	
\$600.1 - \$700K	5,852,552	%09:0	989	71.86	41.07	_	100.00		
\$700.1 - \$800K	5,145,246	0.53%	584	69.27	35.46	_	100.00	72.01	100.00
\$800.1 - \$900K	845,000	0.09%	595	65.00	0.00	100.00	100.00	100.00	100.00
\$900.1 - \$1000K	3,783,447	%65.0	596	73.96	41.50	75.23	74.89	74.89	100.00
>\$1000K	•	%00'0	.0	0	0	0	0	0	. 0
TOTAL	979,040,699	100.00%							
Princ	Principal Balance: Average 161,824.91	161,824.91	Min:	42,790.21	Max:	Max: 972,000.00			

Documentation Type

Doc Type	Total Balance		WA FIC	FICO WA LTV	WA DTI	WA LTV WA DTI % SFD/ PUD	% Owner	% Cashou
	Amount	%					Occ	Ref
Full Doc	638.589.674	65.23%			_			72.83
Stated Doc	324,739,887	33.17%	-	•				68.93
Limited Doc	9,878,702	1.01%		582 72.36				85.30
NINA	5,832,435	0.60%		13 83.25	00.0	91.06		98.77 44.47
Other		0.00%		00.00				0.00
TOTAL	669'040'626	100.00%						

Property Type

Property Type	Total Balance		WA FICO	WA LTV	WA DT	WA LTV WA DTI Wowner Ocd % Cashout % Full Doc	% Cashout	% Full Dod
	Amount	%					Refi	
Single Family	727,445.871	74.30%	595	77.63		_		91.99
Pup	90,044,177	9.20%	009	99.08		_	.,	70.15
Townhouse		0.00%	0	0				0.00
2 - 4 Family	108.809.208	11.11%		76.80			_	55.22
Condo	45.001.064	4.60%	611	78.48			-	62.54
Manufactured	7,740,379	0.79%		82.12	38.56	0.00	58.46	76.62
Other	•	0.00%	0	0	0.00			0.00
TOTAL	979.040.699	100.00%						

Primary Mortgage Insurance

Cashout % Full Docits MI down	Refi to 60 LTV	51.32 78.43 Y	75.20 71.27 N	77.99 59.56 MIXED MI is down to 60 only for those to	
DTI % Owner Occ % Cashout		93.90	96.79	93.43	
WA DTI			40.33	39.15	
WA LTV WA		89.74	29.68	71.74	
WA FICO			165	588	
9	%	23.20%	11.03%	65.77%	%00'001
Total Balance	Amount	227,172,154	108,001.185	643,867,360	979.040.699
Mortgage Insurance		Loans >80 LTV w/MI	Loans >80 LTV w/o MI	Other (le 80 LTV)	TOTAL

Loan Purpose

Loan Purpose	Total Balance	9.	WA. FICO	WA. LTV		WA DTI % SFD/ PUD	% Owner
	Amount	%					ဝိ
Debt Consolidation	-	0.00%	0	0	0	0	0
Refinance - Cashout	699,951.337	71.49%		75.91		_	94.74
Purchase	184,263,202	18.82%	633	84.84	38.88	76.92	89.57
Refinance – Rate Term	94,826,160	%69.6		10.67	•		96.25
Other	•	0.00%	0	0	0	0	0
TOTAL	979,040,699	100.00%					

Fixed Vs. Floating Collateral

Eivoo ve Floating	Total Balance		WA FICO	WAITN	ITCI AW	WA DTI % SED/ PLID	o Donnor o	% Cachourt	Vabri	Maroin
B	Amount	%	•	-		5	000	Refi		D.
Floating	680.229.118	69.48%	588	79.21	39.31		94.74	68.89	9WIF	5.182
Fixed	298.811.581	30.52%	630	74.89	39.43	81.20	92.03	77.42	FIX	0.000
TOTAL	979,040,699	100.00%								

Fixed Vs. Floating Collateral

Fixee vs Floating	Total Balance		WA FICO	WALTV	WA DT	WA DTI % SFD/ PUD	% Owner	% Cashout	Index	Margin
	Amount	%			_		000	Occ		I
2/28	613,534,990	90.20%		79.10	39.23			68.15	9WIC	5.155
3127	55.700.098	8.19%	583	80.51	40.22	89.21	86.98	74.72	6ML	5.407
Other (other floating)	10,994,030	1.62%	603	78.72	38.64			19.08	6ML	5.555
TOTAL ARM	680.229.118	100.00%								

Lien Status

Lien Status	Total Balance	ą	WA FICO	VA LTV		WA DTI % SFD/ PUD	% Owner	% Owner % Cashout
	Amount	%					000	Refi
First Lien	974,470,476		109	16.77	39.34	83.48	93.89	
Second Lien	4,570.222	0.47%	288	74.79			69.86	90.48
Third Lien		0.00%	0	0	0	0	0	0
TOTAL	979.040.699	100.00%			•			

Occupancy Status

Occupancy Type	Total Balance	e	WA. FICO	WA LTV	WA DTI	WA DTI % SFD/ PUD	% Owner	% Owner % Cashout
	Amount	%					၀၀	
Primary Residence	919,450,158	93.91%		76.77	39.52		100.00	
Second Home	14,218,863	1.45%	639	79.35	37.16	77.42	0.00	48.93
Investment	1	0.00%		00.0	00.0		00:00	
Non-owner	45,371,677	4.63%	655	75.88	36.41	53.24	0.00	65.81
Other	•	0.00%	0	0	0	0	0	0
TOTAL	979,040,699	100.00%						

Prepayment Penalty

Prepayment Charges	Total Balance	9	# of Loans	WAFICO	WA LTV	WA DTI	% SFD/		% Owner % Cashout
Term at Origination	Amount	%							
0 Months	205,692,145	21.01%	1311	603	77.88				73.85
6 Months	•	0.00%		0	0.00	00.00	0.00	0.00	0.00
12 Months	57,241,168	5.85%	301	919	72.16				79.40

4/10/2003

67.05	76.51	71.22	
94.03	93.31	100.00	
85.47	85.47	92.27	
39.12	39.40	43.91	
79.40	76.19	82.53	
685	619	909	
2877	1543	<u>8</u>	
48.68%	24.07%	0.00%	100.00%
476,577,321	235,650,229	3.879.836	979,040,699
4	. •		
24 Months	36 Months	Other - specify (30mo)	TOTAL

4/10/2003

Section 32 Loans

							Name and Address of the Owner, where the Owner, which is the Owner, where the Owner, which is the Owner, where the Owner, which is the Owner,	
	Total Balane	ေ	WA FICO	WALTV		WA DTI % SFD/ PUD	% Owner	% Cashout
	Amount	%					Occ	Refi
Section 32 Loans		%0	0	0	0	0	0	0
Total	•	%0						

GA % and Top 5 States

State	%
Georgia	%68.0
California	21.93%
New York	12.30%
Massachusetts	%29.6
Florida	%669

l	6
Top 5 Originators	O. C.

Assuming LIBOR Ramp: 1 month LIBOR+300 over 36 months; 35% Loss Severity; 12 month lag for liquidation losses, Solve for first dollar of principal loss, i.e. breakeven CDR and corresponding cumulative losses. STRESS ANALYSIS

	Breake	Breakeven CDR		Cumi	Cumulative Losses	S
	25 CPR	40 CPR	60 CPR	25 CPR	40 CPR	60 CPR
ΑA						
A						
888						
BBB-						

Default Ramp - 0 to 4.5 CDR over 36 months; and other assumptions remaining same as breakeven CDR, solve for a multiple of default ramp at first dollar principal loss for the following prepayment speeds:

	Multiple of	Multiple of Default Ramp		Cumu	Cumulative Losses	S
	25 CPR	40 CPR	60 CPR	25 CPR	40 CPR	60 CPR
AA						
¥			T			
888						
-88B						

This Structural Term Sheet, Coffarent Term Sheet, or Computational Materials, as appropriate (the "material"), is to your private information and Bank of America Securities LLC (the "Underwriter") is not soliditing any action based upon 6. This material is not to be constitued as an offer to sell or the solicidation of any offer to buy any security in any jurisdiction where such an offer or solicidation would be fleegal. This material is based on information that the Underwriter considers related, but the Underwriter does not represent that it is securate or complete and it should not be reflect upon as such. By decoping this material may be based on assumptions where the material may be based on assumptions and other matters as influence person. The information contained in this material may be based on assumptions and other materials as influence person. The information contained in this material may be based on assumptions and other matters as influence person. The Underwriter and its efficience of containing the material flower of the solicidation and other material and other persons. The Underwriter and its efficience of containing the material flower of the solicidation and other material and other persons as influences in the material may be fined with the SEC under Rule 415 of the Securities And of 1933, including at costs where the material does not person to the date appearation or issuance of the material material may be fined with the SEC under Rule 415 of the Securities And of 1933, including at cases where the material costs of the date appearation or issuance of the material material material costs of the date appearation or this material regarding any assests backing any securities discussed herein supersords all provi information in the material view where regarding any securities discussed herein supersords all provi information in the material view therefore on the date of the date appearation of this material such related to solicidation of the date appearation of the material such related t

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Banc of America Securities

Transaction

ssuer

Option One Mortgage Acceptance Corporation

Series

Collateral Originator \$1.3 Billion of Home Equity Mortgage Loans

Option One Mortgage Corporation

2003-3

Servicer

Option One Mortgage Corporation SQ1/Strong/RPS1 (Moody's/S&P/Fitch)

Rating
Rating Agencies

Moody's, S&P and Fitch

Structure

Credit Support

- 1- Approximately 57.85% of the initial mortgage loans covered down to 60% of the property value by MGIC
- 2- Excess Interest
- 3- Overcollateralization
- 4- Subordination

						Initial	Initial	Stepdown
Class	Moody's	S&P	Fitch	Cpn Type	Amount	Size	C/E	C/E
Seniors	Aaa	AAA	AAA	Float	1,118,000,000	86.00%	14.00%	28.00%
M1	Aa2	AA+	AA	Float	65,000,000	5.00%	9.00%	18.00%
M2	A2	AA-	A+	Float	46,150,000	3.55%	5.45%	10.90%
M3	A3	A+	Α	Float	13,000,000	1.00%	4.45%	8.90%
M4	Baa1	Α-	A -	Float	16,250,000	1.25%	3.20%	6.40%
M5	Baa2	BBB+	BBB+	Float	13,000,000	1.00%	2.20%	4.40%
M6	Baa3	BBB-	BBB	Float	13,000,000	1.00%	1.20%	2.40%
oc	UR	UR	UR	Resid	15,600,000	1.20%		

After the Stepdown Date the subordinates may receive principal payments

Overcollateralization Floor is 0.50%

Trigger Event

A Trigger Event exists with respect to any Distribution Date on or after the Stepdown Date if either:

- (i) 60+ day delinquency percentage is greater than [70]% of the credit enhancement percentage
- (ii) during such period the Cumulative Realized Loss Percentage exceeds the values defined below:

Distribution Dates	Cumulative Realized Loss Percentage
May 2006 - April 2007	[1.75%]
May 2007 - April 2008	[2.75%]
May 2008 - April 2009	[3.50%]
May 2009 - April 2010	[3.75%]
May 2010 and afterwards	[4.00%]

M-5 Loss Coverage

Fwd LIBOR

CDR	Cum Loss	M-5 Yield	CDR	Cum Loss	M-5 Yield
10.1%	11.0%	0.357%	10.2%	11.1%	-0.715%

Fwd LIBOR + 200

CDR	Cum Loss	M-5 Yield	CDR	Cum Loss	M-5 Yield
7.0%	8.1%	1.179%	7.1%	8.2%	-1.111%

40% loss severity

0 month delay

Trigger Failing

Run to maturity

Defaults are in addition to prepayments

Run at 115 FRM PPC for fixed rate loans, 100 ARM PPC for ARM loans

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Banc of America Securities

Transaction

Issuer

Option One Mortgage Acceptance Corporation

Series

2003-3

Collateral

\$1.3 Billion of Home Equity Mortgage Loans

Originator

Option One Mortgage Corporation

Servicer Rating Option One Mortgage Corporation SQ1/Strong/RPS1 (Moody's/S&P/Fitch)

Rating Agencies

Moody's, S&P and Fitch

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Seniors	Aaa	AAA	AAA	Float	1,118,000,000	86.00%	14.00%	28.00%
M1	Aa2	AA+	AA	Float	65,000,000	5.00%	9.00%	18.00%
M2	A2	AA-	A+	Float	46,150,000	3.55%	5.45%	10.90%
M3	A3	A+	Α	Float	13,000,000	1.00%	4.45%	8.90%
M4	Baa1	Α-	Α-	Float	16,250,000	1.25%	3.20%	6.40%
M5	Baa2	BBB+	BBB+	Float	13,000,000	1.00%	2.20%	4.40%
M6	Baa3	BBB-	BBB	Float	13,000,000	1.00%	1.20%	2.40%
oc	UR	UR	UR	Resid	15,600,000	1.20%		

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May 2010 and afterwards	[4.00%]

M-6 Loss Coverage

Price = 87.687780

Fwd	L	IBOR

CDR	Cum Loss	M-6 Yield	CDR	Cum Loss	M-6 Yield
8.4%	9.5%	0.702%	8.5%	9.6%	-0.288%

_	Fwd LIBOR + 200								
	CDR	Cum Loss	M-6 Yield	CDR	Cum Loss	M-6 Yield			
	6.1%	7.2%	0.188%	6.2%	7.3%	-2.755%			

40% loss severity

0 month delay

Trigger Failing

Run to maturity

Defaults are in addition to prepayments

Run at 115 FRM PPC for fixed rate loans, 100 ARM PPC for ARM loans

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Banc of America Securities



Transaction

Issuer

Option One Mortgage Acceptance Corporation

Series

2003-3

Collateral Originator \$1.3 Billion of Home Equity Mortgage Loans

Option One Mortgage Corporation

Servicer Rating Option One Mortgage Corporation SQ1/Strong/RPS1 (Moody's/S&P/Fitch)

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Moody's, S&P and Fitch

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M3	A3	A+	Α	Float	13,000,000	1.00%	4.45%	8.90%
M4	Baa1	Α-	A-	Float	16,250,000	1.25%	3.20%	6.40%
M5	Baa2	8BB+	888+	Float	13,000,000	1.00%	2.20%	4.40%
M6	Baa3	BBB-	888	Float	13,000,000	1.00%	1.20%	2.40%
oc	UR	UR	UR	Resid	15,600,000	1.20%		

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Loss Coverage

	75% Prici	Pricing	Speed	125% Pricing Speed		
Class	CDR Break	Cum Loss	CDR Break	Cum Loss	CDR Break	Cum Loss
M4	5.8%	8.0%	6.9%	6.9%	8.2%	6.2%
M5	4.9%	7.0%	5.6%	5.8%	6.4%	5.0%
M6	4.0%	5.8%	4.4%	4.7%	4.9%	3.9%

CDR is 0% for six periods and Ramps to CDR Break Rate by loan period 24

Run with Forward LIBOR

50% Loss Severity

6 month delay

Trigger Failing

Run to maturity

Defaults are in addition to prepayments

Pricing Speed at 115 FRM PPC for fixed rate loans, 100 ARM PPC for ARM loans

"Break" is first dollar of principal loss

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Transaction

Issuer Series

Option One Mortgage Acceptance Corporation

Servicer

Option One Mortgage Corporation

2003-3

Rating

SQ1/Strong/RPS1 (Moody's/S&P/Fitch)

Collateral Originator

\$1.3 Onti

\$1.3 Billion of Home Equity Mortgage Loans
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M4	Baa1	A-	Α-	Float	16,250,000	1.25%	3.20%	6.40%
M5	Baa2	BBB+	8BB+	Float	13,000,000	1.00%	2.20%	4.40%
M6	Baa3	BBB-	BBB	Float	13,000,000	1.00%	1.20%	2.40%
oc	UR	UR	UR	Resid	15,600,000	1.20%		

Loss Percentage

After the Stepdown Date the subordinates may receive principal payments

Overcollateralization Floor is 0.50%

Trigger Event

- A Trigger Event exists with respect to any Distribution Date on or after the Stepdown Date if either:
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- (ii) during such period the Cumulative Realized Loss Percentage exceeds the values defined below:

Distribution Dates	Cumulative Realized				
May 2006 - April 2007	[1.75%]				
May 2007 - April 2008	[2.75%]				
May 2008 - April 2009	[3.50%]				
May 2009 - April 2010	[3.75%]				
May 2010 and afterwards	[4.00%]				

M-1 Loss Coverage

Fwd LIBOR + 200

PPY	WAL	CDR Break	Cum Loss	Prin WD	Coll Duration
15 CPR	18.1	3.3%	16.0%	0.9%	4.0
20 CPR	14.2	3.8%	14.1%	1.4%	3.3
Pricing	10.3	4.1%	12.5%	1.5%	2.8
35 CPR	7.9	5.5%	11.4%	1.2%	2.0
45 CPR	5.8	6.8%	10.5%	0.1%	1.6

100% loss severity

12 month delay

Trigger Failing

Run to maturity

Defaults are in addition to prepayments

"Break" is first dollar of principal loss

	_			Factor
PPY	Run To	WAL	Duration	@ 10 yrs
Pricing	Call	4.8	4.5	0.0%
Pricing	Maturity	5.3	4.9	6.8%
75% of Pricing	Maturity	6.8	6.2	16.2%

Run at Static LIBOR No Losses This Bucular Term Sheet, Colleger Term Sheet, Compusioner Manners, as appropriate (the "meteral") as for your owners in meteral in oad nimetal coard named accounts (the "meteral") as for your owners and in case of the production of the year of the production when you for the production and cold are medically and you for the production when you for the production when you for the production when you for the production and you for the production and cold are medically and you for the your production of the production when you for the production when you for the production when you for the production and you for the production and you do not product the production and you for the production and you do not produce you for the production and you do not product the production and you for the production and you do not produce you for the production and you do not produce you for the production and you do not produce you for the production and you do not produce you for the production and you do not produce you for the production and you do not produce you for the production and you do not produce you for the production and you do not you have the production and you do not produce you have the production and you do not produce you have the production and you do not produce you have the production and you do not product you the young the production and you do not produce you have the prod

Option One Mortgage Acceptance Corporation 2003-3



M-4 Loss Coverage

ACA ARM Prepayment Stress and ACA FRM Prepayment Stress

		25%	Severity	
			Prin	
LIBOR Scenario	CDR Break	Cum Loss	Writedown	WAL
Flat LIBOR	16.5%	8.5%	0.1%	8.7
Fwd LIBOR	12.7%	6.8%	0.1%	9.3
Fwd LIBOR+200	9.2%	5.2%	0.5%	10.0

ACA ARM Prepayment Stress and ACA FRM Prepayment Stress

	Fwd LIBOR													
Severity	CDR Break	Cum Loss	Prin Writedown	WAL										
35%	8.7%	6.9%	0.0%	10.0										
55%	5.4%	7.1%	6.3%	10.7										

					Prin	
CPR	Fwd LIBOR	Severity	CDR Break	Cum Loss	Writedown	WAL
15	+0	25%	10.8%	9.9%	3.2%	18.1
40	+ 100	35%	8.7%	5.3%	0.5%	8.9
50	+ 100	55%	6.1%	4.6%	4.9%	7.1

M-5 Loss Coverage

ACA ARM Prepayment Stress and ACA FRM Prepayment Stress

		25%	Severity	
			Prin	
LIBOR Scenario	CDR Break	Cum Loss	Writedown	WAL
Flat LIBOR	14.1%	7.5%	0.8%	9.4
Fwd LIBOR	10.2%	5.7%	1.6%	10.2
Fwd LIBOR+200	7.3%	4.2%	2.0%	10.8

ACA ARM Prepayment Stress and ACA FRM Prepayment Stress

	Fwd LIBOR													
Severity	CDR Break	Cum Loss	Prin Writedown	WAL										
35%	7.0%	5.7%	1.4%	10.8										
55%	4.3%	5.8%	1.5%	11.3										

					Prin	
CPR	Fwd LIBOR	Severity	CDR Break	Cum Loss	Writedown	WAL
15	+0	25%	9.1%	8.9%	2.1%	19.9
40	+ 100	35%	7.0%	4.4%	4.8%	9.6
50	+ 100	55%	4.7%	3.6%	4.5%	7.6

12 month delay

Trigger Failing

Run to maturity

Defaults are in addition to prepayments

Run at specified FRM and ARM Prepayment Curves

"Break" is first dollar of principal loss

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Banc of America Securities

Fwd LIBOR + 200bps

4.7%

6.4%

6.3%

Transaction

Issuer

Option One Mortgage Acceptance Corporation

Series

2003-3

Collateral Originator \$1.3 Billion of Home Equity Mortgage Loans

Option One Mortgage Corporation

Servicer Rating Option One Mortgage Corporation SQ1/Strong/RPS1 (Moody's/S&P/Fitch)

Rating Agencies

Moody's, S&P and Fitch

Structure

Credit Support

- 1- Approximately 57.85% of the initial mortgage loans covered down to 60% of the property value by MGIC
- 2- Excess Interest
- 3- Overcollateralization
- 4- Subordination

						Initial	Initial	Stepdown
Class	Moody's	S&P	Fitch	Cpn Type	Amount	Size	C/E	C/E
Seniors	Aaa	AAA	AAA	Float	1,118,000,000	86.00%	14.00%	28.00%
M1	Aa2	AA+	AA	Float	65,000,000	5.00%	9.00%	18.00%
M2	A2	AA-	A+	Float	46,150,000	3.55%	5.45%	10.90%
M3	A3	A+	Α	Float	13,000,000	1.00%	4.45%	8.90%
M4	Baa1	Α-	A-	Float	16,250,000	1.25%	3.20%	6.40%
M5	Baa2	BBB+	BBB+	Float	13,000,000	1.00%	2.20%	4.40%
M6	Baa3	BBB-	BBB	Float	13,000,000	1.00%	1.20%	2.40%
oc	ŲR	UR	UR	Resid	15,600,000	1.20%		

After the Stepdown Date the subordinates may receive principal payments

Overcollateralization Floor is 0.50%

Trigger Event

- A Trigger Event exists with respect to any Distribution Date on or after the Stepdown Date if either:
- (i) 60+ day delinquency percentage is greater than [70]% of the credit enhancement percentage

Fwd LIBOR

6.2%

(ii) during such period the Cumulative Realized Loss Percentage exceeds the values defined below:

Distribution Dates	Cumulative Realized Loss Percentage
May 2006 - April 2007	[1.75%]
May 2007 - April 2008	[2.75%]
May 2008 - April 2009	[3.50%]
May 2009 - April 2010	[3.75%]
May 2010 and afterwards	[4.00%]

Loss Coverage

	35% S	everity	45% S	everity	35% Se	verity	45% S	everity
Class	CDR Break	Cum Loss						
M1	21.2%	16.6%	15.7%	17.4%	16.0%	13.7%	11.9%	14.1%
M2	15.6%	13.4%	11.8%	14.0%	11.1%	10.4%	8.4%	10.7%
M3	14.3%	12.6%	10.8%	13.1%	9.9%	9.5%	7.5%	9.7%
M4	12.4%	11.3%	9.3%	11.6%	8.4%	8.3%	6.5%	8.6%
M5	10.4%	9.9%	7.8%	10.0%	7.3%	7.4%	5.6%	7.5%

8.2%

6.1%

M6
0 month delay

Trigger Failing

Run to maturity

Defaults are in addition to prepayments

Run at 115 FRM PPC for fixed rate loans, 100 ARM PPC for ARM loans

8.0%

"Break" is first dollar of principal loss

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Banc of America Securities

Excess Spread

l	-	_												_									_									_					-					
Forward	6m LIBOR	1.24	1.24	1.24	1.26	1.30	1.36	1.43	1.52	1.61	1.73	1.82	1.92	2.03	2.10	2.17	2.25	2.32	2.39	2.47	2.58	2.71	2.84	2.97	3.10	3.23	3.32	3.41	3.50	3.59	3.68	3.76	3.83	3.89	3.95	4.01	4.07	4.12	4.20	4.27	4.34	4 42
Forward	1m LIBOR	1.30	1.28	1.25	1.20	1.18	1.21	1.28	1.32	1.34	1.48	1.50	1.62	1.83	1.90	1.98	2.05	2.13	2.20	2.27	2.35	2.42	2.49	2.56	2.63	2.98	3.07	3.17	3.26	3.35	3.44	3.52	3.61	3.70	3.78	3.86	3.94	3.90	3.98	4.05	4.12	4.20
+ 200	XS Spread	35	291	306	298	301	310	290	298	283	569	283	244	237	215	221	199	191	198	175	183	159	152	195	239	220	232	240	211	201	238	183	201	170	160	215	171	195	177	191	161	163
+ 100	XS Spread	160	393	404	400	403	408	392	397	385	371	378	346	335	317	320	301	293	297	276	281	261	253	286	294	273	272	277	251	241	275	223	238	211	201	246	210	231	216	228	201	
Forward	XS Spread	285	495	503	502	505	202	494	496	487	473	473	448	434	419	419	402	394	395	378	380	362	354	377	350	325	311	313	291	281	312	264	276	252	242	277	247	265	252	261	239	000
Static	XS Spread	285	493	498	492	492	498	492	498	492	491	493	481	486	480	485	479	478	484	477	483	476	475	493	473	478	470	476	468	467	472	440	445	437	436	454	433	438	436	444	437	10,
	Paydate	5/25/03	6/25/03	7/25/03	8/25/03	9/25/03	10/25/03	11/25/03	12/25/03	1/25/04	2/25/04	3/25/04	4/25/04	5/25/04	6/25/04	7/25/04	8/25/04	9/25/04	10/25/04	11/25/04	12/25/04	1/25/05	2/25/05	3/25/05	4/25/05	5/25/05	6/25/05	7/25/05	8/25/05	9/25/05	10/25/05	11/25/05	12/25/05	1/25/06	2/25/06	3/25/06	4/25/06	5/25/06	6/25/06	7/25/06	8/25/06	00.00
	Period	-	2	33	4	5	9	7	8	6	10	=	12	13	14	15	16	11	18	19	20	21	22	23	24	22	56	27	28	53	30	31	32	33	怒	32	36	37	38	39	40	;

	~																				_					-																\neg
Forward	6m LIBOR	4.55	4.60	4.63	4.67	4.70	4.74	4.77	4.83	4.89	4.94	2.00	5.06	5.11	5.11	5.10	5.09	2.08	2.07	5.06	5.10	5.14	5.18	5.22	5.26	5.30	5.32	5.34	5.36	5.38	5.39	5.41	5.44	5.47	5.51	5.54	5.56	5.60	5.61	29.5	5.63	5.64
Forward	1m LIBOR	4.34	4.41	4.48	4.55	4.62	4.68	4.57	4.63	4.69	4.75	4.81	4.87	4.93	4.98	5.03	5.09	5.14	5.19	4.90	4.94	4.98	5.03	20.9	5.11	5.15	5.18	5.22	5.26	5.30	5.33	5.27	5.30	5.33	5.36	5.40	5.43	5.46	5.49	5.52	5.55	5.57
Forward + 200	XS Spread	156	178	147	139	202	136	154	127	143	112	105	135	103	127	92	88	132	78	131	101	121	91	87	113	83	108	78	74	147	7.	103	9/	86	69	65	93	65	06	61	28	133
Forward + 100	XS Spread	195	214	186	178	232	176	191	167	181	153	146	174	145	166	138	131	169	122	172	145	162	136	131	154	128	150	123	119	183	118	146	122	141	116	112	138	112	134	109	106	172
Forward	XS Spread	233	249	225	217	262	216	228	208	218	194	188	212	187	205	180	174	206	165	212	189	203	180	176	196	173	192	169	165	219	164	190	169	185	163	160	182	160	179	157	154	211
Static	XS Spread	437	443	437	437	456	437	428	421	428	421	421	427	421	427	421	421	433	420	427	421	428	422	422	429	423	429	423	424	443	425	431	425	432	426	427	433	428	434	429	430	448
	Pavdate	11/25/06	12/25/06	1/25/07	2/25/07	3/25/07	4/25/07	5/25/07	6/25/07	7/25/07	8/25/07	9/25/07	10/25/07	11/25/07	12/25/07	1/25/08	2/25/08	3/25/08	4/25/08	5/25/08	6/25/08	7/25/08	8/25/08	9/25/08	10/25/08	11/25/08	12/25/08	1/25/09	2/25/09	3/25/09	4/25/09	5/25/09	6/22/09	7/25/09	8/25/09	9/25/09	10/25/09	11/25/09	12/25/09	1/25/10	2/25/10	3/25/10
	Period	43	44	45	46	47	48	49	20	51	25	53	72	22	26	22	82	29	09	19	62	63	28	65	99	29	89	69	92	7	72	23	74	75	92	11	82	62	80	8	82	83
Forward	6m LIBOR	1.24	1.24	1.24	1.26	1.30	1.36	1.43	1.52	1.61	1.73	1.82	1.92	2.03	2.10	2.17	2.25	2.32	2.39	2.47	2.58	2.71	2.84	2.97	3.10	3.23	3.32	3.41	3.50	3.59	3.68	3.76	3.83	3.89	3.95	4.01	4.07	4.12	4.20	4.27	4.34	4.42
F.	1m LIBOR	1.30	1.28	1.25	1.20	1.18	1.21	1.28	1.32	1.34	1.48	1.50	1.62	1.83	1.90	1.98	2.05	2.13	2.20	2.27	2.35	2.42	2.49	2.56	2.63	2.98	3.07	3.17	3.26	3.35	3.44	3.52	3.61	3.70	3.78	3.86	3.94	3.90	3.98	4.05	4.12	4.20
Forward + 200	XS Spread	35	291	306	298	301	310	290	298	283	569	283	244	237	215	221	199	191	198	175	183	159	152	195	239	220	232	240	211	201	238	183	201	170	160	215	171	195	177	191	161	153
Forward + 100	XS Spread	160	393	404	400	403	408	392	397	385	371	378	346	335	317	320	301	293	297	276	281	261	253	286	294	273	272	277	251	241	275	223	238	211	201	246	210	231	216	228	201	193
Forward	XS Spread	285 285	495	503	502	505	507	494	496	487	473	473	448	434	419	419	402	394	395	378	380	362	354	377	350	325	311	313	291	281	312	264	276	252	242	277	247	265	252	261	239	230

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Banc of America Securities

Transaction Issuer Series

Option One Mortgage Acceptance Corporation

2003-3

Servicer

Option One Mortgage Corporation

Rating

SQ1/Strong/RPS1 (Moody's/S&P/Fitch)

E..... LIBOR+200

Collateral Originator \$1.3 Billion of Home Equity Mortgage Loans Option One Mortgage Corporation

Rating Agencies Moody's, S&P and Fitch

Structure

Credit Support

- 1- Approximately 57.85% of the initial mortgage loans covered down to 60% of the property value by MGIC
- 2- Excess Interest
- 3- Overcollateralization
- 4- Subordination

						Initial	Initial	Stepdowr
Class	Moody's	S&P	Fitch	Cpn Type	Amount	Size	C/E	C/E
Seniors	Aaa	AAA	AAA	Float	1,118,000,000	86.00%	14.00%	28.00%
M1	Aa2	AA+	AA	Float	65,000,000	5.00%	9.00%	18.00%
M2	A2	AA-	A+	Float	46,150,000	3.55%	5.45%	10.90%
M3	A3	A+	Α	Float	13,000,000	1.00%	4.45%	8.90%
M4	Baa1	A-	Α-	Float	16,250,000	1.25%	3.20%	6.40%
M5	Baa2	BBB+	BBB+	Float	13,000,000	1.00%	2.20%	4.40%
M6	Baa3	BBB-	BBB	Float	13,000,000	1.00%	1.20%	2.40%
ОС	UR	UR	UR	Resid	15,600,000	1.20%		

After the Stepdown Date the subordinates may receive principal payments

Overcollateralization Floor is 0.50%

Loss Coverage

Run at Constant CDR

		Static LIBOR	ł		Fwd LIBOR		Fwd LIBOR+200			
PPC	CDR Break	Cum Loss	Cum Default	CDR Break	Cum Loss	Cum Default	CDR Break	Cum Loss	Cum Default	
50	14.1%	20.3%	50.7%	10.0%	16.4%	41.1%	7.1%	13.0%	32.5%	
100	16.0%	15.6%	39.1%	13.5%	13.8%	34.5%	9.6%	10.6%	26.4%	
150	17.8%	13.4%	33.4%	16.0%	12.3%	30.7%	11.7%	9.4%	23.6%	
200	19.4%	11.9%	29.8%	18.2%	11.3%	28.3%	13.7%	8.8%	22.0%	

Class M3

Class M2

		Static LIBOR	₹		Fwd LIBOR		Fwd LIBOR+200			
PPC	CDR Break	Cum Loss	Cum Default	CDR Break	Cum Loss	Cum Default	CDR Break	Cum Loss	Cum Default	
50	13.1%	19.4%	48.5%	8.8%	15.1%	37.7%	6.4%	12.0%	30.1%	
100	14.8%	14.8%	36.9%	12.3%	12.9%	32.1%	8.5%	9.6%	23.9%	
150	16.3%	12.4%	31.1%	14.5%	11.3%	28.3%	10.3%	8.5%	21.1%	
200	17.7%	11.0%	27.6%	16.4%	10.3%	25.8%	12.0%	7.8%	19.6%	

Ewid LIBAR

Class M5

		Static LIBOR	•	_	FWG LIBOR		FWU LIBOR*200			
PPC	CDR Break	Cum Loss	Cum Default	CDR Break	Cum Loss	Cum Default	CDR Break	Cum Loss	Cum Default	
50	11.1%	17.5%	43.8%	6.2%	11.7%	29.2%	4.8%	9.6%	24.0%	
100	12.2%	12.8%	31.9%	8.9%	9.9%	24.8%	6.3%	7.4%	18.6%	
150	13.0%	10.3%	25.8%	11.4%	9.2%	23.1%	7.5%	6.4%	15.9%	
200	13.8%	8.9%	22.2%	12.7%	8.2%	20.6%	8.4%	5.6%	14.1%	

40% loss severity

0 month delay

Trigger failing

Run to maturity

Defaults are in addition to prepayments

100 PPC means 115 FRM PPC for fixed rate loans, 100 ARM PPC for ARM loans

Centic LIBOR

"Break" is first dollar of Principal Loss

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Banc of America Securities

Transaction

Issuer

Option One Mortgage Acceptance Corporation

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2003-3

Collateral Originator \$1.3 Billion of Home Equity Mortgage Loans

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Servicer Rating Option One Mortgage Corporation SQ1/Strong/RPS1 (Moody's/S&P/Fitch)

Rating Agencies

Moody's, S&P and Fitch

Structure

Credit Support

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- 3- Overcollateralization
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						Initial	Initial	Stepdown
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M2	A2	AA-	A+	Float	46,150,000	3.55%	5.45%	10.90%
M3	A3	A+	Α	Float	13,000,000	1.00%	4.45%	8.90%
M4	Baa1	Α-	A-	Float	16,250,000	1.25%	3.20%	6.40%
M5	Baa2	BBB+	BBB+	Float	13,000,000	1.00%	2.20%	4.40%
M6	Baa3	BBB-	BBB	Float	13,000,000	1.00%	1.20%	2.40%
ОС	UR	UR	UR	Resid	15,600,000	1.20%		

After the Stepdown Date the subordinates may receive principal payments

Overcollateralization Floor is 0.50%

Trigger Event

- A Trigger Event exists with respect to any Distribution Date on or after the Stepdown Date if either:
- (i) 60+ day delinquency percentage is greater than [70]% of the credit enhancement percentage
- (ii) during such period the Cumulative Realized Loss Percentage exceeds the values defined below:

Distribution Dates	Cumulative Realized Loss Percenta
May 2006 - April 2007	[1.75%]
May 2007 - April 2008	[2.75%]
May 2008 - April 2009	[3.50%]
May 2009 - April 2010	[3.75%]
May 2010 and afterwards	[4.00%]

Loss Coverage

	Static	LIBOR	Fwd LIBOR			
Class	CDR Break	Cum Loss	CDR Break	Cum Loss		
M1	17.5%	16.7%	14.1%	14.3%		
M2	12.9%	13.3%	9.7%	10.7%		
M3	11.7%	12.4%	8.6%	9.7%		
M4	10.2%	11.1%	7.1%	8.2%		
M5	9.0%	10.0%	5.9%	7.0%		
M6	7.6%	8.7%_	4.7%	5.7%		

40% loss severity

12 month delay

Trigger Failing

Run to maturity

Defaults are in addition to prepayments

Run at 115 FRM PPC for fixed rate loans, 100 ARM PPC for ARM loans

"Break" is first dollar of principal loss

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Banc of America Securities



Excess Spread

		4			_			4			_
		Static	Forward	Forward	Forward			Static	Forward	Forward	Forward
Period	Paydate	XS Spread		1m LIBOR	6m LIBOR	Period	Paydate	XS Spread	XS Spread	1m LIBOR	6m LIBOR
1	2/25/03	285	285	1.30	1.24	43	8/25/06	437	235	4.34	4.55
2	3/25/03	493	495	1.28	1.24	44	9/25/06	443	250	4.41	4.60
3	4/25/03	498	503	1.25	1.24	45	10/25/06	437	227	4.48	4.63
4	5/25/03	492	502	1.20	1.26	46	11/25/06	437	219	4.55	4.67
5	6/25/03	492	505	1.18	1.30	47	12/25/06	456	262	4.62	4.70
6	7/25/03	498	507	1.21	1.36	48	1/25/07	437	218	4.68	4.74
7	8/25/03	492	494	1.28	1.43	49	2/25/07	428	230	4.57	4.77
8	9/25/03	498	496	1.32	1.52	50	3/25/07	421	210	4.63	4.83
9	10/25/03	492	487	1.34	1.61	51	4/25/07	428	220	4.69	4.89
10	11/25/03	491	473	1.48	1.73	52	5/25/07	421	197	4.75	4.94
11	12/25/03	493	473	1.50	1.82	53	6/25/07	421	190	4.81	5.00
12	1/25/04	481	448	1.62	1.92	54	7/25/07	427	214	4.87	5.06
13	2/25/04	486	434	1.83	2.03	55	8/25/07	421	190	4.93	5.11
14	3/25/04	480	419	1.90	2.10	56	9/25/07	427	207	4.98	5.11
15	4/25/04	485	419	1.98	2.17	57	10/25/07	421	183	5.03	5.10
16	5/25/04	479	402	2.05	2.25	58	11/25/07	421	176	5.09	5.09
17	6/25/04	478	394	2.13	2.32	59	12/25/07	433	207	5.14	5.08
18	7/25/04	484	395	2.20	2.39	60	1/25/08	420	168	5.19	5.07
19	8/25/04	477	378	2.27	2.47	61	2/25/08	427	214	4.90	5.06
20	9/25/04	483	380	2.35	2.58	62	3/25/08	421	191	4.94	5.10
21	10/25/04	476	362	2.42	2.71	63	4/25/08	428	205	4.98	5.14
22	11/25/04	475	354	2.49	2.84	64	5/25/08	422	182	5.03	5.18
23	12/25/04	493	377	2.56	2.97	65	6/25/08	422	178	5.07	5.22
24	1/25/05	473	350	2.63	3.10	66	7/25/08	429	198	5.11	5.26
25	2/25/05	478	325	2.98	3.23	67	8/25/08	423	175	5.15	5.30
26	3/25/05	470	311	3.07	3.32	68	9/25/08	429	193	5.18	5.32
27	4/25/05	476	313	3.17	3.41	69	10/25/08	423	171	5.22	5.34
28	5/25/05	468	291	3.26	3.50	70	11/25/08	424	167	5.26	5.36
29	6/25/05	467	281	3.35	3.59	71	12/25/08	443	220	5.30	5.38
30	7/25/05	472	312	3.44	3.68	72	1/25/09	425	165	5.33	5.39
31	8/25/05	440	264	3.52	3.76	73	2/25/09	431	191	5.27	5.41
32	9/25/05	445	276	3.61	3.83	74	3/25/09	425	170	5.30	5.44
33	10/25/05	437	253	3.70	3.89	75	4/25/09	432	186	5.33	5.47
34	11/25/05	436	244	3.78	3.95	76	5/25/09	426	163	5.36	5.51
35	12/25/05	454	277	3.86	4.01	77	6/25/09	427	160	5.40	5.54
36	1/25/06	433	248	3.94	4.07	78	7/25/09	433	182	5.43	5.56
37	2/25/06	438	266	3.90	4.12	79	8/25/09	428	160	5.46	5.60
38	3/25/06	436	253	3.98	4.20	80	9/25/09	434	179	5.49	5.61
. 39	4/25/06	444	262	4.05	4.27	81	10/25/09	429	157	5.52	5.62
40	5/25/06	437	240	4.12	4.24	82	11/25/09	430	154	5.55	5.63
41	6/25/06	437	232	4.12	4.42	83	12/25/09	448	211	5.55 5.57	5.64
41	7/25/06	437 444	252 258	4.20	4.42	03	12/25/09	440	211	5.51	5.04

Run at 115 FRM PPC for FRM loans, 100 ARM PPC for ARM loans

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All Information is Preliminary and Subject to Change



Transaction

Issuer

Option One Mortgage Acceptance Corporation

Series

Collateral Originator \$1.3 Billion of Home Equity Mortgage Loans

Option One Mortgage Corporation

Servicer Rating Option One Mortgage Corporation SQ1/Strong/RPS1 (Moody's/S&P/Fitch)

Rating Agencies

Moody's, S&P and Fitch

Structure

Credit Support

- 1- Approximately 57.85% of the initial mortgage loans covered down to 60% of the property value by MGIC
- 3- Overcollateralization
- 4- Subordination

						Initial	Initial	Stepdown
Class	Moody's	S&P	Fitch	Cpn Type	Amount	Size	C/E	C/E
Seniors	Aaa	AAA	AAA	Float	1,118,000,000	86.00%	14.00%	28.00%
M1	Aa2	AA+	AA	Float	65,000,000	5.00%	9.00%	18.00%
M2	A2	AA-	A+	Float	46,150,000	3.55%	5.45%	10.90%
M3	A3	A+	Α	Float	13,000,000	1.00%	4.45%	8.90%
M4	Baa1	Α-	A-	Float	16,250,000	1.25%	3.20%	6.40%
M5	Baa2	BBB+	BBB+	Float	13,000,000	1.00%	2.20%	4.40%
M6	Baa3	BBB-	BBB	Float	13,000,000	1.00%	1.20%	2.40%
oc	ŲR	UR	UR	Resid	15,600,000	1.20%		

After the Stepdown Date the subordinates may receive principal payments

Overcollateralization Floor is 0.50%

Trigger Event

- A Trigger Event exists with respect to any Distribution Date on or after the Stepdown Date if either:
- (i) 60+ day delinquency percentage is greater than [70]% of the credit enhancement percentage
- (ii) during such period the Cumulative Realized Loss Percentage exceeds the values defined below:

Distribution Dates	Cumulative Realized Loss Percent
May 2006 - April 2007	[1.75%]
May 2007 - April 2008	[2.75%]
May 2008 - April 2009	[3.50%]
May 2009 - April 2010	[3.75%]
May 2010 and afterwards	[4.00%]

Loss Coverage

Fwd LIBOR

Class	CDR Break	Cum Loss	WAL
M1	10.8%	14.5%	8.79
M2	7.6%	10.9%	10.34
M3	6.7%	9.8%	13.65
M4	5.6%	8.4%	13.53
M5	4.6%	7.0%	14.46

50% loss severity

12 month delay

Trigger Failing

Defaults are in addition to prepayments

Run at 115 FRM PPC for fixed rate loans, 100 ARM PPC for ARM loans

"Break" is first dollar of principal loss

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All Information is Preliminary and Subject to Change

Transaction

Option One

Option One Mortgage Acceptance Corporation

2003-3

Servicer Rating Option One Mortgage Corporation SQ1/Strong/RPS1 (Moody's/S&P/Fitch)

Banc of America Securities

Collateral Originator

Series

Issuer

\$1.3 Billion of Home Equity Mortgage Loans Option One Mortgage Corporation Rating Agencies Moody's, S&P and Fitch

Structure

Credit Support

- 1- Approximately 57.85% of the initial mortgage loans covered down to 60% of the property value by MGIC
- 2- Excess Interest
- 3- Overcollateralization
- 4- Subordination

						Initial	Initial	Stepdown
Class	Moody's	S&P	Fitch	Cpn Type	Amount	Size	C/E	C/E
Seniors	Aaa	AAA	AAA	Float	1,118,000,000	86.00%	14.00%	28.00%
M1	Aa2	AA+	AA	Float	65,000,000	5.00%	9.00%	18.00%
M2	A2	AA-	A+	Float	46,150,000	3.55%	5.45%	10.90%
M3	A3	A+	Α	Float	13,000,000	1.00%	4.45%	8.90%
M4	Baa1	A-	Α-	Float	16,250,000	1.25%	3.20%	6.40%
M5	Baa2	BBB+	BBB+	Float	13,000,000	1.00%	2.20%	4.40%
M6	Baa3	888-	BBB	Float	13,000,000	1.00%	1.20%	2.40%
ОС	UR	UR	UR	Resid	15,600,000	1.20%		

After the Stepdown Date the subordinates may receive principal payments

Overcollateralization Floor is 0.50%

Trigger Event

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May 2009 - April 2010	[3.75%]
May 2010 and afterwards	[4.00%]

Loss Coverage

Class M3

	1	Mat	urity		Call							
	Static LIBOR		Fwd LIBOR		Static L	IBOR	Fwd LIBOR					
Loss Sev	CDR Break	Cum Loss	CDR Break	Cum Loss	CDR Break	Cum Loss	CDR Break	Cum Loss				
20%	30.5%	11.9%	26.9%	11.0%	32.6%	11.3%	29.7%	10.8%				
30%	19.9%	13.7%	16.9%	12.2%	21.3%	13.1%	18.7%	12.0%				
40%	14.8%	14.8%	12.3%	12.9%	15.8%	14.2%	13.6%	12.7%				

0 month delay

Trigger failing

Defaults are in addition to prepayments

Run at 115 FRM PPC for fixed rate loans, 100 ARM PPC for ARM loans

"Break" is first dollar of Principal Loss

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All Information is Preliminary and Subject to Change



Transaction

ssuer Series Option One Mortgage Acceptance Corporation

2003

Collateral

\$1.3 Billion of Home Equity Mortgage Loans

Originator

Option One Mortgage Corporation

Servicer Rating Option One Mortgage Corporation SQ1/Strong/RPS1 (Moody's/S&P/Fitch)

Rating Agencies

Moody's, S&P and Fitch

Structure

Credit Support

- 1- Approximately 57.85% of the initial mortgage loans covered down to 60% of the property value by MGIC
- 2- Excess Interest
- 3- Overcollateralization
- 4- Subordination

						Initial	Initial	Stepdown
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Seniors	Aaa	AAA	AAA	Float	1,118,000,000	86.00%	14.00%	28.00%
M1	Aa2	AA+	AA	Float	65,000,000	5.00%	9.00%	18.00%
M2	A2	AA-	A+	Float	46,150,000	3.55%	5.45%	10.90%
M3	A3	A+	Α	Float	13,000,000	1.00%	4.45%	8.90%
M4	Baa1	Α-	Α-	Float	16,250,000	1.25%	3.20%	6.40%
M5	Baa2	BBB+	BBB+	Float	13,000,000	1.00%	2.20%	4.40%
M6	Baa3	BBB-	BBB	Float	13,000,000	1.00%	1.20%	2.40%
oc	UR	UR	UR	Resid	15,600,000	1.20%		

After the Stepdown Date the subordinates may receive principal payments

Overcollateralization Floor is 0.50%

Trigger Event

- A Trigger Event exists with respect to any Distribution Date on or after the Stepdown Date if either: (i) 60+ day delinquency percentage is greater than [70]% of the credit enhancement percentage
- (ii) during such period the Cumulative Realized Loss Percentage exceeds the values defined below:

Distribution Dates	Cumulative Realized Loss Percentag
May 2006 - April 2007	[1.75%]
May 2007 - April 2008	[2.75%]
May 2008 - April 2009	[3.50%]
May 2009 - April 2010	[3.75%]
May 2010 and afterwards	[4.00%]

Loss Coverage

M-2

	Fwd LIB	OR + 100	Fwd LIBOR + 200				
PPY	CDR Break	Cum Loss	CDR Break	Cum Loss			
15 CPR	7.3%	12.2%	6.3%	10.9%			
21 CPR	8.2%	10.4%	7.2%	9.4%			
27 CPR	9.2%	9.2%	8.1%	8.3%			

Fwd LIBOR + 100 Fwd LIBOR + 200

M-3

	FWULIB	JK 7 100	FWULIB	UK + 200
PPY	CDR Break	Cum Loss	CDR Break	Cum Loss
15 CPR	6.6%	11.3%	5.6%	10.0%
21 CPR	7.2%	9.4%	6.3%	8.4%
27 CPR	8.0%	8.2%	7.0%	7.4%

40% loss severity

12 month delay

Servicer Advances P&I

Trigger Failing

Run to maturity

Defaults are in addition to prepayments

"Break" is first dollar of principal loss

Loans without MI OCLTVs gt 60%

Mortgage Coupons	of Mortgage Loans	Aggregate Principal Balance	of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	Remaining Term to Maturity	W.A. Loan Age
5.001 - 5.500	1	\$422,037.55	0.13%	57.86%	5.500%	704	65.00%	360	359	1
5.501 - 6.000	11	3,567,292.75	1.06	41.29	5.905	593	74.75	360	359	1
6.001 - 6.500	31	8,610,890.21	2.56	39.53	6.310	616	76.10	360	359	1
6.501 - 7.000	115	31,492,830,27	9.37	41.94	6.848	591	78.96	356	355	1
7.001 - 7.500	174	38,055,160.95	11.32	40.60	7.338	585	79.60	360	359	1
7,501 - 8.000	339	67,016,476.48	19.93	39.24	7.849	571	80.40	357	356	1
8.001 - 8.500	306	54,332,257.77	16.16	40.41	8.306	558	80.42	358	357	1
8.501 - 9.000	355	56,015,352.80	16.66	39.06	8.803	549	80.01	356	355	1
9.001 - 9.500	201	27,038,258.64	8.04	39.76	9.277	543	79.30	354	353	1
9.501 - 10.000	201	26,734,034.20	7.95	40.06	9.783	542	77.92	353	351	1
10.001 - 10.500	84	9,062,421.85	2.70	40.31	10.279	539	76.46	351	350	1
10.501 - 11.000	68	6,844,230.51	2.04	42.30	10.760	537	75.49	343	342	2
11.001 - 11.500	34	3,079,560.03	0.92	35.87	11.184	538	72.73	333	331	2
11.501 - 12.000	30	2,567,628.44	0.76	38.70	11.806	545	73.33	330	329	2
12.001 - 12.500	12	1,021,608.81	0.30	40.83	12.249	542	70.51	328	325	3
12.501 - 13.000	3	280,090,79	0.08	48.82	12.717	540	75.26	296	289	7
13.001 - 13.500	1	55,192.33	0.02	23.50	13.500	532	65.00	360	355	5
Total:	1,966	5336,195,324.38	100.00%	40.04%	8.340%	564	79.27%	356	355	1

Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Lean Age
206	\$31,586,903.46	9.40%	39.27%	8.662%	545	63,85%	354	353	1
224	40,430,120.81	12.03	40.39	8.207	554	68.96	354	353	1
304	47,922,055.46	14.25	40.28	8.436	545	74.16	355	354	1
628	108,255,059.86	32.20	39.75	8.365	553	79.51	357	356	1
134	22,451,219.24	6.68	39.48	8.357	565	84.57	352	350	2
349	63,605,005.75	18.92	40.77	8.230	587	89.65	357	356	1
100	19,669,399.09	5.85	40.45	8.046	625	94.44	357	356	1
21	2,275,560.71	0.68	36.63	8.459	680	99.17	344	343	1
1,966	\$336,195,324.38	100.00%	40.04%	6.340%	564	79.27%	356	355	1
	Mortgage Loans 206 224 304 628 134 349 100 21	of Aggregate Principal Balance 206 \$31,586,903.46 40,480.120.81 304 47,922.055.46 628 108,255,059.86 134 22.451,219.24 349 63,605,005.75 100 19,669,399.09 21 2,275,560,71	Mortgage Loans Aggregate Principal Balance of Loans by Principal Balance 206 \$31,886,903.46 9.40% 224 40,430,120.81 12.03 304 47,922,055.46 14.25 628 108,255,059.86 32.20 134 22,451,219.24 6.68 349 63,605,005.75 18.92 100 19,669,399.99 5.85 21 2,275,560.71 0.68	Mortgage Loans Aggregate Principal of Loans by Principal W.A. 206 \$31,886,903.46 9.40% 39.27% 224 40,430.120.81 12.03 40.39 304 47,922.055.46 14.25 40.28 628 108,255.699.86 32.20 39.75 134 22.451.219.24 6.68 39.48 349 63,605,005.75 18.92 40.77 100 19,669,399.09 5.85 40.45 21 2,275,560.71 0.68 36.63	Mortgage Loans Aggregate Principal Balance of Leans Balance W.A. Cross D71 W.A. Cross Coupen 206 \$51,86,903.46 9.40% 39.27% 8.662% 224 40,30,120.81 12.03 40.39 8.207 304 47,922,055.66 14.25 40.28 8.436 628 108,255,059.86 32.20 39.75 8.365 134 22,451,219.24 6.68 39.48 8.357 349 63,605,005.75 1.892 40.77 8.230 100 19,669,399.09 5.85 4045 8.046 21 2,275,560.71 0.68 36.63 8.459	Mortgage Loans Aggregate Principal Balance of Loans brincipal Balance W.A. DTI W.A. Gross Coupon Coupon Score W.A. Gross Coupon Score V.A. Gross Coupon Score V.A. Gross Coupon Score V.A. Coupon Score W.A. Coupon Score W.A. Coupon Score W.A. Coupon Score W.A. Coupon Score W.A. Coupon Score W.A. Coupon Score V.A. Coupon Score V.A. Coupon Score	Mortgage Loans Aggregate Principal Balance of Loans Balance W.A. DTI W.A. Gross Credit Combined Original Coupen 206 \$31,886,903.46 9,40% 39,27% 8,662% 545 63,85% 224 40,480,120.81 12,03 40,39 8,207 554 68,96 304 47,922,055.66 14.25 40.28 8,436 545 74,16 628 108,255,059.86 32,20 39,75 8,365 553 79,51 134 22,451,219.24 6,68 39,48 8,357 565 84,57 349 63,605,005.75 18,92 40,77 8,230 587 89,65 100 19,669,399.09 5,85 40,45 8,49 680 99,17	Mortgage Loans Aggregate Principal Balance of Loans Balance W.A. DTI W.A. Gross Coupn Credit Forest Original Term to Score Original Term to Maturity 206 \$31,86,903.46 9.40% 39.27% 8.662% 545 63.85% 354 224 40,30,120.81 12.03 40.29 8.207 554 68.96 354 304 47,922,055.66 14.25 40.28 8.436 545 74.16 355 628 108,255,089.86 32.20 39.75 8.365 553 79.51 355 134 22,451,219.24 6.68 39.48 8.357 565 84.57 352 349 63,605,005.75 18.92 40.77 8.230 587 89.65 357 100 19,669,399.09 5.85 40.45 8.046 625 94.44 357 21 2,275,560.71 0.68 36.63 8.499 680 99.17 344	Mortgage Loans Aggregate Principal Loans of Loans W.A. Gross Credit Credit Combined Original Credit Remaining Term to Maturity 206 \$31,886,903.46 9.40% 39.27% 8.662% 545 63.85% 354 353 224 40,430,120.81 12.03 40.39 8.207 554 68.96 354 353 304 47,922,055.66 14.25 40.28 8.36 553 74.16 355 354 628 108,255,059.86 32.20 39.75 8.365 553 79.51 357 356 134 22,451,219.24 6.68 39.48 8.357 565 84.57 352 350 349 63,615,005.75 18.92 40.77 8.230 587 89.65 357 356 100 19,669,339.09 5.55 40.45 8.046 625 99.44 357 356 21 2,275,560.71 0.68 36.63 8.459 680 99.17 344 343

90.01 - 95.00	100	19,669,399.09	5.85	40.45	8.046	625	94.44	357	
95.01 - 100.00	21	2,275,560.71	0.68	36.63	8.459	680	99.17	344	
Total:	1,966	\$336,195,324.38	100.00%	40.04%	6.340%	564	79.27%	356	
W.A.: 79.27%	-								
Lowest: 60.24%									
Highest: 100.00%									

	Number		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loa
Principal Balance	Loans	Balance	Balance	DTI	Coupen	Score	LTV	Maturity	Maturity	Aε
less than 50,000,00	25	\$1,247,721.07	0.37%	37.84%	10.194%	562	68.81%	276	275	
50,000.01 - 75,000.00	297	18,530,950.91	5.51	35.98	9.537	554	78.09	338	337	
75,000.01 - 100,000.00	244	21,396,542.20	6.36	38.74	9.081	548	78.78	353	352	
100,000.01 - 125,000.00	250	28,200,232.62	8.39	39.93	8.806	551	79.81	356	355	
125,000.01 - 150,000.00	258	35,454,250.09	10.55	39.24	8.577	553	79.05	354	353	
150,000.01 - 175,000.00	182	29,624,020.45	8.81	41.28	8.379	549	79.88	356	355	
175,000.01 - 200,000.00	153	28,652,862,79	8.52	39.68	8.323	548	78.20	359	358	
200,000.01 - 225,000.00	133	28,305,365.61	8.42	41.14	8.323	549	79.31	359	358	
225,000.01 - 250,000.00	93	21,989,263.09	6.54	39.37	8.211	548	77.55	355	354	
250,000.01 - 275,000.00	59	15,411,423.89	4.58	40.80	8,217	548	78.72	357	356	
275,000.01 - 300,000.00	55	15,814,500.67	4.70	42.19	8.047	553	78.36	357	355	
300,000.01 - 325,000.00	36	11,239,373.97	3.34	38.70	8.059	562	81.12	360	359	
325,000.01 - 350,000.00	29	9,765,315.84	2.90	39.50	8.039	571	81.07	360	359	
350,000.01 - 375,000.00	26	9,458,081.26	2.81	43.67	8.490	558	78.03	360	359	
375,000.01 - 400,000.00	32	12,395,467,43	3.69	38.58	7.931	586	82.40	360	359	
400,000.01 - 425,000.00	17	6,999,587.29	2.08	42.64	7.602	641	82.81	349	348	
425,000.01 - 450,000.00	16	7,027,700.30	2.09	37.60	7.651	605	78.77	360	358	
450,000.01 - 475,000.00	13	6,004,071.99	1.79	42.40	8.052	612	82.57	360	359	
475,000.01 - 500,000.00	18	8,888,895,81	2.64	37.28	7.658	639	83.29	360	359	
500,000.01 - 525,000.00	7	3,652,035.25	1.09	43.13	7.210	633	83.00	360	360	
525,000.01 - 550,000.00	4	2,146,106,01	0.64	46.86	6.693	686	84.07	360	359	
550,000.01 - 575,000.00	2	1,115,043,25	0.33	47.32	6.774	656	80.00	360	359	
600,000,01 - 625,000,00	1	606,940.05	0.18	36.54	6.400	604	75.00	360	359	
625,000.01 - 650,000.00	3	1,926,964.70	0.57	46.35	7.394	638	71.64	360	358	
650,000.01 - 675,000.00	1	651,194,33	0.19	35.62	6.800	612	75.00	360	359	
675,000.01 - 200,000.00	2	1,391,575,94	0.41	38.56	7.749	608	80.00	360	359	
700,000.01 - 725,000.00	3	2,160,911.94	0.64	33.60	6.845	609	76.62	360	360	
725,000.01 - 750,000.00	1	730,478.84	0.22	43.32	7.700	589	79.98	360	359	
775,000.01 - 800,000.00	1	780,000.00	0.23	0.00	6.990	520	78.00	360	360	
825,000.01 - 850,000.00	1	845,000.00	0.25	0.00	5.900	595	65.00	360	360	
900,000.01 - 925,000.00	1	924,278.41	0.27	47.48	7.250	654	68.62	360	359	
925,000.01 - 950,000.00	2	1,887,168.38	0.56	33.10	6.952	594	74.62	360	360	
950,000.01 - 975,000.00	1	972,000.00	0.29	43.90	7.750	544	77,76	360	360	
Total:	1,966	5336,195,324.38	100.00%	40.04%	8.340%	564	79.27%	356	355	

Highest: 5972,000.00

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Highest: 360 months

OOMLT 2003-03

Loans without MI OCLTVs gt 60%

Original Term to Maturity	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
120	1	\$65,550.60	0.02%	0.00%	9.990%	559	63.65%	120	117	_ 3
180	44	5,041,045.23	1.50	42.19	8,927	554	77.51	180	178	2
240	55	4,207,743.67	1.25	39.58	10.025	585	77.06	240	239	1
360	1,866	326,880,984.88	97.23	40.01	8.309	564	79.33	360	359	1
Total:	1,966	\$336,195,324.38	100,00%	40.04%	8.340%	564	79.27%	356	355	1

Remaining Term to Maturity	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
116 - 120	1	\$65,550.60	0.02%	0.00%	9.990%	559	63,65%	120	117	3
171 - 175	1	49,358.54	0.01	42.19	9.500	521	63.29	180	175	5
176 - 180	43	4,991,686.69	1.48	42.19	8.921	554	77.65	180	178	2
231 - 235	2	108,372.19	0.03	38.74	11.970	547	74.60	240	234	6
236 - 240	53	4,099,371.48	1.22	39.60	9.974	586	77.13	240	239	1
326 - 330	1	115,804.88	0.03	21.23	10.100	542	80.00	360	329	31
346 - 350	4	481,140.05	0.14	48.82	11.983	544	74.71	360	349	71
351 - 355	54	5,216,671.84	1.55	36.94	9.452	549	79.27	360	354	6
356 - 360	1,807	321,067,368.11	95.50	40,06	8.284	564	79.34	360	359	1
Total:	1,966	\$336,195,324.38	100.00%	40.04%	8.340%	564	79.27%	356	355	1

Credit Score	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Ago
801 - 850	1	\$134,000.00	0.04%	20.00%	7.550%	808	100,00%	360	360	0
751 - 800	10	3,247,301.08	0.97	44.72	7.283	764	88.51	360	359	1
701 - 750	20	5,521,788.64	1.64	41.51	7.399	718	90.94	359	358	1
651 - 700	67	19,888,954.69	5.92	41.58	7.430	674	83.84	357	356	1
601 - 650	205	41,453,579.70	12.33	39.49	7.887	623	85.06	354	353	1
551 - 600	473	79,975,490.02	23.79	39.71	8.291	573	77.55	355	354	1
501 - 550	1,047	169,052,772.97	50.28	40.15	8.597	524	77.59	356	355	1
451 - 500	18	2,417,185.56	0.72	44.68	8.901	500	77.82	349	348	1
!/A	125	14,504,251.72	4.31	37.96	8.659	0	78.99	358	357	1
Total:	1,966	\$336,195,324.38	100,00%	40.04%	8.340%	564	79.27%	356	355	1

Credit Grade	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
AA+	64	\$16,777,107.19	4.99%	39.19%	7.597%	703	89.69%	360	359	1
AA	675	127,459,943.24	37.91	40.71	7.949	576	80.72	353	352	1
Α	601	102,188,325.14	30.40	40.19	8.256	550	80.22	356	355	1
В	367	54,799,759.79	16.30	38.04	8.808	531	76.36	357	356	1
C	162	22,357,053.22	6.65	41.40	9.160	544	72.25	357	356	1
cc	97	12,613,135.80	3.75	39.45	10.471	543	68.12	359	358	1
Total:	1,966	\$336,195,324.38	100.00%	40.04%	8.340%	564	79.27%	356	355	1

Property Type	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
5FR - Detached	1,552	5258,023,824.40	76,75%	39.61%	8.344%	561	79.13%	356	355	1
PUD - Detached	150	29,007,136.28	8.63	41.17	8.424	561	80.52	355	354	1
2-4 Family - Detached	126	27,975,464.18	8.32	42.51	8.125	600	79.85	357	357	1
Low Rise Condo - Attached	75	11,578,216.18	3.44	40.64	8.392	561	78.55	360	359	1
SFR - Attached	24	3,903,768.69	1.16	41.92	8.405	563	80.52	351	351	1
2-4 Family - Attached	8	1,967,589.64	0.59	40.64	8.046	542	71.62	333	331	1
PUD - Attached	11	1,694,293.42	0.50	37.79	8.585	538	80.07	360	359	1
MF Housing - Detached	34	1,162,030.99	0.35	34.91	9.511	582	82.75	360	359	1
High Rise Condo- Attached	6	883,000.60	0.26	39.62	8.868	551	74.54	360	358	2
Total:	1,966	\$336,195,324.38	100.00%	40.04%	8.340%	564	79.27%	356	355	1

Loans without MI OCLTVs gt 60%

	Number of	Aggregate	Percent of Loans		W.A.	W.A.	W.A. Combined	W.A. Original	W.A. Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Occupancy Status	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
Owner Occupied	1,845	\$315,999,537.11	93.99%	40.22%	8.351%	561	79.40%	356	355	1
Non-Owner Occupied	107	15,796,940.45	4.70	36.72	8.194	606	75.79	355	354	1
Second Home	14	4,398,846.82	1.31	39.72	8.076	604	82.11	360	359	1
Total:	1,966	5336,195,324.38	100.00%	40.04%	8.340%	564	79.27%	356	355	1

Documentation	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Full Documentation	1,120	\$179,509,987.58	53.39%	41.16%	8.364%	554	80.60%	356	354	1
Stated Income Documentation	825	152,447,564.59	45.34	38.56	8.302	574	77.67	356	355	1
Lite Documentation	16	2,728,516.04	0.81	48.71	9.116	540	75.19	355	353	2
No Documentation	5	1,509,256.17	0.45	0.00	7.839	711	89.34	360	359	1
Total:	1,966	\$336,195,324.38	100,00%	40.04%	8.340%	564	79.27%	356	355	1

Loan Purpose	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
C/O Refi	1,616	\$276,008,453.13	82.10%	39.87%	8.286%	560	78.61%	355	354	1
Purchase	212	37,415,482.77	11.13	39.24	8.477	606	84.15	359	358	1
R/T Refi	138	22,771,388.48	6.77	42.97	8.768	548	79.26	357	356	1
Total:	1,966	\$336,195,324.38	100.00%	40.04%	8.340%	564	79.27%	356	355	1

Product Type	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
2/28 ARM	1,421	\$254,031,529.88	75.56%	39.66%	8.292%	560	79.36%	360	359	1
30 Year Fixed	277	50,589,940.52	15.05	40.61	8.264	589	78.50	360	359	1
3/27 ARM	147	19,875,010.43	5.91	42.67	8,558	551	80.81	360	359	1
20 Year Fixed	55	4,207,743.67	1.25	39.58	10.025	585	77.06	240	239	1
15 Year Fixed	33	3,345,234.37	1.00	43.44	9.345	549	73.76	180	179	1
15/15 ARM	21	2,384,504.05	0.71	38.04	8.977	564	81.12	360	359	1
2/13 ARM	7	833,838.23	0.25	35.97	7.913	583	81.10	180	180	0
15/30 Balloon	3	637,353.64	0.19	0.00	8.263	548	89.89	180	176	4
3/12 ARM	1	224,618.99	0.07	33.10	8.350	536	85.00	180	179	1
10 Year Fixed	1	65,550.60	0.02	0.00	9,990	559	63.65	120	117	3
Total:	1,966	\$336,195,324.38	100,00%	40.04%	8.340%	564	79.27%	356	355	1

Amortization	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. D11	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Balloon	3	\$637,353.64	0.19%	0.00%	8.263%	548	89.89%	180	176	4
Fully Amortizing	1,963	335,557,970.74	99.81	40.04	8.340	564	79.25	356	355	1
Total:	1,966	\$336,195,324.38	100.00%	40.04%	8.340%	564	79.27%	356	355	1

Lien Position	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
1	1,908	\$332,143,384.99	98,79%	40.03%	8.311%	564	79.29%	357	356	1
Total:	1.966	4,051,939.39 5336.195.324.38	1.21	40.40	10.699 8.340%	589 564	77.19 79.27%	228 356	355	1

Prepayment Penalty Term	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
0	465	\$78,245,925.96	23.27%	40.68%	8.478%	570	78.69%	354	353	1
12	69	14,132,146.74	4.20	38.04	8.125	581	76.79	353	352	1
24	1,088	191,712,760.74	57.02	39.63	8.255	559	79.56	359	358	1
30	5	1,155,827.21	0.34	53.98	8.109	547	78.06	360	359	1
36	339	50,948,663.73	15.15	40.86	8.511	568	79.79	347	346	1
Total:	1,966	5336,195,324.38	100,00%	40.04%	8.340%	564	79.27%	356	355	1

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Loans without MI OCLTVs gt 60%

Geographic Distribution	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
California	288	\$68,658,559,51	20.42%	40.26%	7.974%	570	78.76%	355	354	1
New York	202	44,864,364.07	13.34	40.16	8,226	573	77.40	355	354	i
Massachusetts	112	24,742,355.62	7.36	39.79	8.009	562	76.13	355	354	1
Florida	161	21,716,161.22	6.46	40.35	8.770	569	81.76	351	349	i
New Jersey	100	20,349,770.45	6.05	41.21	8.276	574	79.30	356	355	i
Texas	128	16,795,401.19	5.00	42.09	8.693	552	77.90	354	353	1
Illinois	100	15,385,316.01	4.58	40.84	8.399	563	80.42	359	358	,
	67	12,994,745.41	3.87	39.10	8,574	503 571	80.04	359	357	1
Virginia	63	12,718,037.96	3.78	40.66	7.971	548	81.62	360	358	1
Colorado	93		3.56	38.04		546	79.55	359	358	1
Michigan	49	11,979,906.47			8.587					
Connecticut	74	8,556,577.53	2.55	37.75	8.375	552	79.31	354	353 357	1
Ohio		8,499,754.39	2.53	38.56	8.675	554	82.56	358		1
Pennsylvania	46	5,534,079.22	1.65	38,80	8.641	555	79.98	351	350	1
Rhode Island	37	5,406,311.85	1.61	39.41	8.210	546	74.16	356	355	1
North Carolina	44	5,029,920.99	1.50	48.38	8.607	559	78.92	351	351	1
Washington	23	4,510.646.08	1.34	39.95	8.011	578	82.90	359	357	1
Minnesota	31	4,507,681.90	1.34	41.60	8.657	578	82.17	360	359	1
Arizona	32	4,107,554.38	1.22	40.52	8.540	548	83.35	360	359	1
New Hampshire	21	4,029,221.35	1.20	42.50	8.307	560	81.41	360	359	1
Indiana	37	3,987,817.31	1.19	34.18	8.506	565	83.73	358	356	1
Maryland	21	3,488,428.26	1.04	41.34	9.204	553	79.95	353	352	1
Missouri	27	2,745,754.88	0.82	36.66	9.260	543	80.09	360	358	2
Louisiana	17	2,488,550.54	0.74	40.24	8.723	562	74.66	352	350	1
Maine	18	2,317,428.39	0.69	37.28	8.732	551	80.06	356	355	1
Wisconsin	21	2,217,417.57	0.66	35.76	9.149	537	77.31	360	359	1
South Carolina	16	1,851,073.11	0.55	37.76	8.516	574	84.85	360	359	1
Kentucky	19	1,846,153.88	0.55	38.32	8.808	581	81.62	360	358	2
Nevada	11	1,724,864.10	0.51	40.65	8.657	555	81.13	360	358	2
Oregon	9	1,547,490.85	0.46	42.38	8.044	543	82.13	360	359	1
Tennessee	13	1,445,953.74	0.43	36,47	8.906	541	83.78	344	343	1
Kansas	10	1,233,168.81	0.37	33.23	8.578	535	78.05	360	359	1
Vermont	7	940,876.67	0.28	38.49	8.940	540	80.45	360	359	1
lowa	9	904,707.45	0.27	39.04	8.684	541	78.07	360	358	2
Idaho	5	904,643.01	0.27	28.02	8.187	554	67.23	360	358	2
Georgia	8	883,654.59	0.26	33.32	9.267	595	80.24	360	353	7
Delaware	7	789,100.73	0.23	40.50	9.130	561	84.93	360	359	1
New Mexico	5	719,114.72	0.21	46.41	8.746	540	81.88	360	358	2
Alabama	8	664,537.55	0.20	32.91	9.067	600	82.66	360	360	0
Montana	2	553,078.52	0.16	46.20	7.412	576	69.62	360	359	1
Utah	4	547,484.07	0.16	35.00	8.213	567	85.00	360	357	3
Mississippi	7	540,767.13	0.16	38.99	9.922	565	87.32	360	360	0
Arkansas	4	535,795.34	0.16	30.83	8,896	546	85.16	360	358	2
Alaska	2	345,600.00	0.10	0.00	8.831	584	87.92	360	360	ō
Oklahoma	3	224,089.39	0.07	30.68	8.389	578	88.27	360	358	
Wyoming	2	151,595.92	0.05		9.238	522	81.61	360	359	1
Nebraska	2	140,812.25	0.04	20.39	8.491	514	77.07	360	359	1
West Virginia	1	69,000.00	0.02	0.00	7.950	733	100.00	240	240	
Total:	1.966	5336,195,324,38	100.00%	40.04%	8,340%	564	79.27%	356	355	

Gross Margin	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A.	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
2.501 - 3.000	1	5422,037.55	0.15%	57.86%	5.500%	704	65,00%	360	359	1
3.001 - 3.500	11	3,616,977.44	1.30	44.16	6.161	634	74.67	360	360	0
3.501 - 4.000	37	9,262,247.66	3.34	42.37	6.812	600	75.56	360	359	1
4.001 - 4.500	119	31,996,157.47	11.54	40.22	7.284	588	77.54	360	359	1
4.501 - 5.000	208	41,508,060.05	14.97	38.88	7.737	567	78.83	357	356	1
5.001 - 5.500	272	49,710,657.99	17.92	40.41	8.119	555	79.61	360	359	1
5.501 - 6.000	260	42,574,342.09	15.35	39.05	8.526	550	80.18	360	359	1
6.001 - 6.500	268	41,280,252.48	14.88	39.63	8.715	545	82.11	360	358	1
6.501 - 7.000	236	33,775,331.75	12.18	39.52	9.048	547	82.01	359	358	2
7.001 - 7.500	91	12,111,026.95	4.37	41.45	9.673	540	77.84	360	359	1
7.501 - 8.000	60	7,516,903.36	2.71	40.50	10.295	539	73.86	360	358	2
8.001 - 8.500	20	2,209,660.58	0.80	38.42	10.267	541	75.97	360	358	2
8.501 - 9.000	10	981,304.03	0.35	36.79	11.253	540	72.85	360	359	1
9.001 - 9.500	2	197,834.40	0.07	38.30	10.766	535	74.09	360	357	3
9.501 - 10.000	1	126,956.17	0.05	22.70	11.150	536	63.50	360	359	1
12.501 - 13.000	. 1	59,751.61	0.02	77.27	12.150	547	80.00	360	346	14
Total:	1,597	5277,349,501,58	100.00%	39.87%	8.316%	559	79.49%	359	358	1
W.A.: 5.625% Lowest: 3.000% Highest: 12.650%										

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Loans without MI OCLTVs gt 60%

Initial Cap	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
3.000 4.000 5.000	1,591 5 1	\$275,883,283.86 1,332,057.48 134,160.24	99.47% 0.48 0.05	39.86% 42.11 42.94	8.319% 7.679 8.625	559 576 526	79.47% 83.57 70.00	359 360 360	358 357 357	1 3 3
Total:	1,597	5277,349,501.58	100.00%	39.87%	8.316%	559	79.49%	359	358	1
W.A.: 3.006% Lowest: 3.000% Highest: 5.000%										

Periodic Cap	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A.	W.A. Gross Coupen	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
1.000	1,588 9	\$274,807,149.05 2,542,352.53	99.08% 0.92	39,92% 35,41	8.314% 8.476	559 571	79.54% 73.89	359 360	358 357	1 3
Total:	1,597	5277,349,501.58	100.00%	39.87%	8.316%	559	79.49%	359	358	1
Total: W.A.: 1.005% Lowest: 1.000% Highest: 1.500%	1,597	\$277,349,501.58	100.00%	39.87%	8.316%	559	79.49%	359	358	

	Number		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Maximum Rate	Loans	Balance	Balance	ITα	Coupon	Score	נויע	Maturity	Maturity	Age
11.001 - 11.500	1	\$422,037.55	0.15%	57.86%	5.500%	704	65.00%	360	359	1
11.501 - 12.000	11	3,567,292.75	1.29	41.29	5.905	593	74.75	360	359	1
12.001 - 12.500	24	6,572,849.57	2.37	40.94	6.280	598	75.40	360	359	1
12.501 - 13.000	86	22,916,522.79	8.26	41.15	6.846	574	78.77	357	356	1
13,001 - 13.500	151	31,797,958.99	11.46	39.40	7.341	575	79.47	360	359	1
13.501 - 14.000	275	53,477,782.77	19.28	39.96	7.851	567	80.40	360	359	1
14,001 - 14.500	255	45,471,577.33	16.40	40.98	8.294	554	80.96	359	358	1
14.501 - 15.000	311	49,529,746.17	17.86	38,84	8.753	551	80.84	360	359	1
15.001 - 15.500	170	24,613,902.68	8.87	39.32	9.168	545	79.54	359	357	1
15,501 - 16,000	164	22,091,199.74	7.97	38.66	9.732	541	77.64	360	359	1
16.001 - 16.500	60	7,142,256.84	2.58	39.83	10.246	535	77.03	360	358	2
16.501 - 17.000	49	5,587,982.30	2.01	42.39	10.568	537	75.76	360	358	2
17.001 - 17.500	19	2,082,227.42	0.75	35.03	11.175	535	70.81	360	358	2
17,501 - 18.000	14	1,383,890.08	0.50	38,98	11.649	526	70.92	360	357	3
18,001 - 18,500	4	394,094.41	0.14	33.78	12.269	561	65.00	360	357	3
18,501 - 19,000	1	160,539.95	0.06	49.26	12.750	537	70.00	360	350	10
19.001 - 19.500	2	137,640.24	0.05	50.72	12.122	527	71.51	360	351	9
Total:	1,597	\$277,349,501.58	100,00%	39.87%	8.316%	559	79.49%	359	358	1
W.A.: 14.348%										
Lowest: 11.500%										
Highest: 19.150%										

Minimum Rate	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan
5.001 - 5.500	2	\$736,544.60	0.27%	44.94%	6.247%	681	73.60%	360	359	
5,501 - 6.000	17	5,261,287.63	1.90	39.95	6.348	589	76.99	360	359	1
6.001 - 6.500	28	7,178,404.29	2.59	41.27	6.415	593	75.37	360	359	1
6.501 ~ 7.000	91	24,061,198.11	8.68	41.45	6.930	573	79.41	357	356	1
7.001 - 7.500	151	31,609,903.82	11.40	39.50	7.348	573	79.29	360	359	1
7.501 - 8.000	283	54,601,299.15	19.69	39.60	7.855	567	80.50	360	358	1
8.001 - 8.500	257	46,256,170.80	16.68	40.50	8.317	555	80.74	359	358	1
8.501 - 9.000	305	48,064,768.34	17.33	39.29	8.803	550	80.71	360	359	1
9.001 - 9.500	163	22,393,661.80	8.07	39.88	9.265	542	79.70	358	357	
9.501 - 10.000	158	21,535,473.04	7.76	38.86	9.786	541	77.84	360	359	
10.001 - 10.500	57	6,790,845.40	2.45	39.21	10.297	535	76.44	360	358	
10.501 - 11.000	46	4,866,595.94	1.75	42.04	10.740	535	74.09	360	358	
11.001 - 11.500	19	2,082,227.42	0.75	35.03	11.175	535	70.81	360	358	- 1
11.501 - 12.000	13	1,218,846.64	0.44	38.56	11.754	528	69.29	360	358	
12.001 - 12.500	6	531,734.65	0.19	38.16	12.231	552	66.69	360	355	
12.501 - 13.000	1	160,539.95	0.06	49.26	12.750	537	70.00	360	350	10
Total:	1,597	\$277,349,501.58	100,00%	39.87%	8.316%	559	79.49%	359	358	
W.A.: 8.293% Lowest: 5.500% Highest: 12.750%										

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Loans without MI OCLTVs gt 60%

	Number		Percent				W.A.	W.A.	W.A.	
	ol	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loar
Next Rate Adjustment Date	Loans	Balance	Balance	DTI	Соирол	Score	LTV	Maturity	Maturity	Λg
2003-09-01	1	\$115,804.88	0.04%	21.23%	10.100%	542	80.00%	360	329	31
2004-02-01	1	59,751.61	0.02	77.27	12.150	547	80.00	360	346	14
2004-04-01	1	165,043.44	0.06	41.71	10.875	511	83.00	360	348	13
2004-06-01	2	256,345.00	0.09	46.77	12.657	565	68.13	360	350	10
2004-07-01	2	277,284.60	0.10	45.62	10.985	569	78.38	360	351	
2004-09-01	3	335,235.78	0.12	45.46	10.822	535	79.69	360	353	
2004-10-01	11	870,190.82	0.31	37.87	10.433	542	79.00	360	354	
2004-11-01	28	2,846,974.79	1.03	32.80	8.849	548	78.11	360	355	
2004-12-01	61	10,093,725.29	3.64	41.27	8.285	557	83.62	360	356	
2005-01-01	76	12,283,638.94	4.43	36.02	8.412	555	83.82	360	357	
2005-02-01	71	15,576,476.31	5.62	40.13	8.066	552	81.93	360	358	
2005-03-01	732	132,618,974.65	47.82	39.55	8.347	557	78.75	360	359	
2005-04-01	439	79,365,922.00	28.62	40.58	8.133	567	78.73	359	359	
2005-08-01	1	109,453.52	0.04	33.18	8.500	0	95.65	360	352	1
2005-11-01	2	146,266.72	0.05	53.54	8.844	539	74.64	360	355	
2005-12-01	7	841,494.10	0.30	42.92	8.393	546	87.15	360	356	
2006-01-01	5	1,323,805.56	0.48	42.13	7.618	578	81.40	360	357	
2006-02-01	7	1,285,775.38	0.46	40.14	8.060	534	82.85	360	358	
2006-03-01	84	11,725,531.74	4.23	41.40	8.653	549	79.64	357	356	
2006-04-01	42	4,667,302.40	1.68	50.25	8.734	556	81.95	360	360	
2017-09-01	1	121,133.32	0.04	54.43	9.990	0	80.00	360	353	
2017-11-01	1	84,843.96	0.03	50.34	10.950	519	85.00	360	355	
2018-03-01	7	816,326.77	0.29	33.53	9.393	536	83.41	360	359	
2018-04-01	12	1,362,200.00	0.49	39.35	8.515	581	79.60	360	360	
Total:	1,597	\$277,349,501.58	100.00%	39.87%	8.316%	559	79.49%	359	358	

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Total Marketing Pool Collateral Summary

Mortgage Coupons	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A Loai Ag
5.001 - 5.500	19	\$3,516,688.84	0.36%	41.73%	5.482%	657	70.03%	351	350	
5,501 - 6,000	136	29,776,735.31	3.04	38.95	5.877	655	72.29	355	355	
6,001 - 6,500	414	81,059,259.90	8.28	39.58	6.338	649	73.61	353	353	
6.501 - 7.000	857	163,173,192.29	16.67	39.82	6.819	626	76.58	353	352	
7,001 - 7.500	917	160,796,479.37	16.42	38.72	7.312	614	78.39	355	354	:
7.501 - 8.000	1,147	195,589,825.01	19.98	39.55	7.815	596	79.80	356	355	
8,001 - 8,500	826	125,687,980.39	12.84	39.19	8.303	584	79.82	357	356	
8.501 - 9.000	731	105,374,051.86	10.76	39.24	8.790	566	79.01	354	353	
9.001 - 9.500	373	47,410,147.55	4.84	39.31	9.282	559	79.34	354	353	
9.501 - 10.000	316	36,840,974.34	3.76	39.13	9.771	548	77.29	354	353	
10.001 - 10.500	126	12,680,598.61	1.30	39.06	10.272	546	76.46	349	348	
10,501 - 11.000	92	8,830,501.05	0.90	41.87	10.760	541	74.29	342	340	
11.001 - 11.500	44	3,890,095.28	0.40	36.80	11.198	541	71.73	336	335	:
11,501 - 12,000	34	2,865,315.41	0.29	38.84	11.796	542	72.00	323	321	
12.001 - 12.500	13	1,159,570.19	0.12	42.06	12.232	537	68.56	332	329	
12,501 - 13,000	4	334,090.79	0.03	48.82	12.722	546	77.64	306	300	
13,001 - 13,500	1	55,192.33	0.01	23.50	13.500	532	65.00	360	355	
Total:	6,050	\$979,040,698.52	100.00%	39.35%	7.780%	601	77.89%	354	353	

W.A.: 7.780% Lowest: 5.200% Highest: 13.500%

	Number of	Aggregate	Percent of Loans		W.A.	W.A.	W.A. Combined	W.A. Original	W.A. Remaining	W.A
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loar
Combined Original LTV	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
10.01 - 15.00	1	\$52,261.95	0.01%	25.01%	7.600%	624	11.37%	360	359	
15.01 - 20.00	10	802,416.62	0.08	33.07	7.409	657	17.61	353	352	
20.01 - 25.00	11	945,840.12	0.10	32.85	7.709	641	22.59	339	338	
25.01 - 30.00	14	1,159,333.71	0.12	33.03	7.826	615	28.28	360	359	
30.01 - 35.00	34	3,423,273.64	0.35	36.31	7.830	581	33.16	347	346	
35.01 - 40.00	45	6,016,491.97	0.61	36.95	7.694	578	37.64	345	344	
40.01 - 45.00	54	6,760,774.74	0.69	41.94	7.426	607	42.95	342	341	
45.01 - 50.00	91	13,085,424.51	1.34	38.87	7.370	604	47.90	349	348	
50.01 - 55.00	132	20,597,189.75	2.10	38.91	7.351	589	52.91	352	351	
55.01 - 60.00	205	31,318,851.15	3.20	37.41	7.437	590	57.91	349	348	
60,01 - 65.00	397	63,742,579.37	6.51	39.63	7.856	578	63.61	353	352	
65.01 - 70.00	494	85,609,128.46	8.74	39.08	7.601	590	68.80	353	352	
70.01 - 75.00	673	108,799,513.36	11.11	39.16	7.827	581	73.90	354	353	
75.01 - 80.00	1,857	301,554,280.84	30.80	39.34	7.857	590	79.51	356	355	
80,01 - 85.00	479	81,887,679.45	8.36	39.92	7.760	611	84.53	352	351	
85.01 - 90.00	1,024	170,724,241.80	17.44	39.73	7.876	620	89.68	357	356	
90.01 - 95.00	490	77,169,754.97	7.88	39.91	7.704	646	94.61	357	356	
95.01 - 100.00	39	5,391,662.11	0.55	37.79	7.948	702	99.65	353	352	
Total:	6,050	5979,040,698.52	100.00%	39.35%	7.780%	601	77.89%	354	353	

W.A.: 77.89% Lowest: 11.37% Highest: 100.00%

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Total Marketing Pool Collateral Summary

Principal Balance	Balance \$3,837,776,63 \$4,729,989,15 \$7,115,431,32 91,990,263,55 113,444,121,88 86,637,371,92 80,843,064,48 49,162,594,90 52,909,817,33 49,961,527,34 29,743,097,64	of Loans by Principal Balance 0.39% 5.59 7.67 9.40 11.59 9.38 8.85 8.26 7.39 5.02 5.02	W.A. DTI 33.54% 35.49 37.00 38.64 38.44 40.17 39.22 39.70 40.38	W.A. Gross Coupon 8.768% 8.711 8.276 8.061 7.830 7.777 7.683 7.610	W.A. Credit Score 592 593 596 597 598 595 595	Combined Original LTV 56.52% 75.90 77.38 78.07 77.59 78.00	Original Term to Maturity 316 342 350 353 353	Remaining Term to Maturity 315 341 349 352 353	W.A Loar Age
Principal Balance Loans less than 50,000,00 77 50,000,01 - 75,000 00 872 75,000,01 - 100,000,00 855 100,000,01 - 125,000,00 87 110,000,01 - 125,000,00 87 110,000,01 - 125,000,00 82 115,000,01 - 125,000,00 941 117,000,01 - 200,000,00 941 120,000,01 - 225,000,00 340 1225,000,01 - 255,000,00 188 1275,000,01 - 255,000,00 188 1275,000,01 - 300,000,00 184 128,000,000,01 - 305,000,00 184 129,000,000,01 - 305,000,00 88 130,000,01 - 305,000,00 88 130,000,01 - 375,000,00 88 130,000,01 - 375,000,00 97 1425,000,01 - 455,000,00 37 1425,000,01 - 455,000,00 37 145,000,01 - 455,000,00 38 150,000,01 - 505,000,00 38 150,000,01 - 505,000,00 38 150,000,01 - 505,000,00 38 150,000,01 - 505,000,00 38 150,000,01 - 505,000,00 38 150,000,01 - 505,000,00 38 150,000,01 - 505,000,00 38 150,000,01 - 505,000,00 58 150,000,01 - 505,000,00 58 150,000,01 - 575,000,00 58 150,000,01 - 575,000,00 51 1675,000,01 - 575,000,00 51 1675,000,01 - 705,000,00 51 1675,000,01 - 705,000,00 52 1775,000,01 - 705,000,00 52 1775,000,01 - 705,000,00 52 1775,000,01 - 705,000,00 52 1775,000,01 - 705,000,00 52 1775,000,01 - 705,000,00 52 1775,000,01 - 705,000,00 52 1775,000,01 - 705,000,00 52	Balance \$3,837,776,63 \$4,729,989,15 \$7,115,431,32 91,990,263,55 113,444,121,88 86,637,371,92 80,843,064,48 49,162,594,90 52,909,817,33 49,961,527,34 29,743,097,64	8alance 0.39% 5.59 7.67 9.40 11.59 9.38 8.85 8.26 7.39 5.02	DTI 33.54% 35.49 37.00 38.64 38.44 40.17 39.22 39.70 40.38	8.768% 8.711 8.276 8.061 7.830 7.777 7.683	592 593 596 597 598 595	56.52% 75.90 77.38 78.07 77.59 78.00	316 342 350 353 353	Maturity 315 341 349 352	Ag
less than 50,000.00 77 50,000.01 - 75,000.00 872 55,000.01 - 100,000.00 872 125,000.01 - 125,000.00 873 100,000.01 - 125,000.00 874 125,000.01 - 125,000.00 874 125,000.01 - 125,000.00 875 175,000.01 - 125,000.00 875 175,000.01 - 200,000.00 876 175,000.01 - 200,000.00 876 175,000.01 - 200,000.00 876 175,000.01 - 200,000.00 188 182 1820,000.01 - 275,000.00 188 180,000.01 - 325,000.00 188 180,000.01 - 325,000.00 188 180,000.01 - 325,000.00 188 180,000.01 - 325,000.00 188 180,000.01 - 375,000.00 188 180,000.01 - 375,000.00 188 180,000.01 - 375,000.00 188 180,000.01 - 375,000.00 188 180,000.01 - 375,000.00 188 180,000.01 - 375,000.00 188 180,000.01 - 375,000.00 188 180,000.01 - 375,000.00 198 180,000.01 - 375,000.00 198 180,000.01 - 375,000.00 198 180,000.01 - 355,000.00 198 180,000.01 - 355,000.00 198 180,000.01 - 355,000.00 198 180,000.01 - 355,000.00 108 180,000.01 - 355,000.00 110,000.01 - 300,000.00 110,0	\$3,837,776.63 54,729,989,25 75,115,431.32 91,990,263,55 113,444,121.88 91,668,048.84 86,637,371.92 80,843,064.48 72,308,846.58 49,162,594.90 52,909,817.33 34,961,527.34 29,743,097.64	0.39% 5.59 7.67 9.40 11.59 9.38 8.85 8.26 7.39 5.02	33.54% 35.49 37.00 38.64 38.44 40.17 39.22 39.70 40.38	8.768% 8.711 8.276 8.061 7.830 7.777 7.683	592 593 596 597 598 595	56.52% 75.90 77.38 78.07 77.59 78.00	316 342 350 353 353	315 341 349 352	
\$5,000.01 - 75,000.00 872 75,000.01 - 100,000.00 855 100,000.01 - 105,000.00 857 125,000.01 - 105,000.00 824 125,000.01 - 155,000.00 824 175,000.01 - 255,000.00 824 175,000.01 - 255,000.00 824 175,000.01 - 255,000.00 824 175,000.01 - 255,000.00 364 125,000.01 - 255,000.00 364 1269,000.01 - 255,000.00 188 1269,000.01 - 255,000.00 188 1269,000.01 - 255,000.00 112 1269,000.01 - 375,000.00 88 1369,000.01 - 375,000.00 88 1369,000.01 - 375,000.00 37 125,000.01 - 375,000.00 37 125,000.01 - 375,000.00 37 125,000.01 - 375,000.00 37 125,000.01 - 575,000.00 37 125,000.01 - 575,000.00 38 125,000.01 - 575,000.00 38 125,000.01 - 575,000.00 31 125,000.01 - 575,000.00 31 1265,000.01 - 575,000.00 31 1265,000.01 - 575,000.00 31 1265,000.01 - 575,000.00 31 1265,000.01 - 575,000.00 31 1265,000.01 - 575,000.00 31 1265,000.01 - 575,000.00 31 1265,000.01 - 575,000.00 31 1265,000.01 - 575,000.00 31 1265,000.01 - 575,000.00 31 1265,000.01 - 575,000.00 31 1265,000.01 - 575,000.00 31 1265,000.01 - 575,000.00 31 1265,000.01 - 575,000.00 31 12675,000.01 - 575,000.00 32 1275,000.01 - 575,000.00 32 1275,000.01 - 575,000.00 32 1275,000.01 - 575,000.00 32 1275,000.01 - 575,000.00 32 1275,000.01 - 575,000.00 32 1275,000.01 - 575,000.00 32 1275,000.01 - 575,000.00 32 1275,000.01 - 575,000.00 32 1275,000.01 - 575,000.00 32 1275,000.01 - 575,000.00 32 1275,000.01 - 575,000.00 32 1275,000.01 - 575,000.00 32 1275,000.01 - 575,000.00 32	54,729,989,25 75,115,431,32 91,990,263,55 113,444,121,88 91,868,048,84 86,637,371,92 80,843,064,48 72,308,846,58 49,162,594,90 52,909,817,33 34,961,527,34 29,743,097,64	5.59 7.67 9.40 11.59 9.38 8.85 8.26 7.39 5.02	35.49 37.00 38.64 38.44 40.17 39.22 39.70 40.38	8.711 8.276 8.061 7.830 7.777 7.683	593 596 597 598 595	75.90 77.38 78.07 77.59 78.00	342 350 353 353	341 349 352	
75,000.01 - 100,000.00 855 100,000.01 - 102,000.00 817 1025,000.01 - 125,000.00 824 105,000.01 - 175,000.00 824 105,000.01 - 175,000.00 855 175,000.01 - 175,000.00 861 200,000.01 - 225,000.00 360 225,000.01 - 225,000.00 188 275,000.01 - 300,000.00 184 275,000.01 - 300,000.00 184 300,000.01 - 305,000.00 880 305,000.01 - 305,000.00 880 305,000.01 - 305,000.00 880 305,000.01 - 305,000.00 880 305,000.01 - 305,000.00 880 305,000.01 - 305,000.00 37 485,000.01 - 425,000.00 37 485,000.01 - 425,000.00 37 485,000.01 - 455,000.00 380 305,000.01 - 505,000.00 380 305,000.01 - 505,000.00 380 305,000.01 - 505,000.00 380 305,000.01 - 505,000.00 380 305,000.01 - 505,000.00 380 305,000.01 - 505,000.00 380 305,000.01 - 505,000.00 580 305,0	75,115,431.32 91,990,263.55 113,444,121.88 91,868,048.84 86,637.371.92 80,843.064.48 72,308,846.58 49,162.594.90 52,909,817.33 34,961,527.34 29,743,097.64	7.67 9.40 11.59 9.38 8.85 8.26 7.39 5.02	37.00 38.64 38.44 40.17 39.22 39.70 40.38	8.276 8.061 7.830 7.777 7.683	596 597 598 595	77.38 78.07 77.59 78.00	350 353 353	349 352	
100,000 dl - 125,000,00 125,000 dl - 125,000,00 125,000 dl - 150,000,00 125,000 dl - 150,000,00 155,000 dl - 150,000,00 160,000 dl - 150,000,00 160 dl - 200,000,00 170 dl - 200,000,00 180 dl - 200,000,00 190 dl - 200,000,000 190 dl -	91,990,263,55 113,444,121.88 91,668,048.84 86,637,371,92 80,843,064,48 72,308,846,58 49,162,594,90 52,909,817,33 34,961,527,34 29,743,097,64	9.40 11.59 9.38 8.85 8.26 7.39 5.02	38.64 38.44 40.17 39.22 39.70 40.38	8.061 7.830 7.777 7.683	597 598 595	78.07 77.59 78.00	353 353	352	
125.000.01 -155,000.00 824 1125.000.01 -175,000.00 565 175,000.01 -175,000.00 461 200,000.01 -225,000.00 340 225,000.01 -225,000.00 344 225,000.01 -275,000.00 188 275,000.01 -300,000.00 184 300,000.01 -355,000.00 182 325,000.01 -355,000.00 88 335,000.01 -355,000.00 78 400,000.01 -475,000.00 37 425,000.01 -450,000.00 30 450,000.01 -475,000.00 21 475,000.01 -550,000.00 3 500,000.01 -555,000.00 7 500,000.01 -555,000.00 5 650,000.01 -655,000.00 5 650,000.01 -700,000.00 2 700,000.01 -700,000.00 2 700,000.01 -700,000.00 2 700,000.01 -700,000.00 2 700,00	113,444,121.88 91,868,048.84 86,637,371.92 80,843,064.48 72,308,846.58 49,162,594.90 52,909,817.33 34,961,527.34 29,743,097.64	11.59 9.38 8.85 8.26 7.39 5.02	38.44 40.17 39.22 39.70 40.38	7.830 7.777 7.683	598 595	77.59 78.00	353		
150,000 01 - 175,000,00 565 175,000 01 - 275,000,00 461 1200,000 01 - 250,000,00 380 1225,000 01 - 250,000,00 380 1225,000 01 - 250,000,00 384 1225,000 01 - 255,000,00 188 1275,000 01 - 300,000,00 112 1235,000 01 - 305,000,00 88 1350,000 01 - 375,000,00 88 1350,000 01 - 375,000,00 88 1350,000 01 - 375,000,00 37 125,000 01 - 375,000,00 37 125,000 01 - 375,000,00 37 125,000 01 - 450,000,00 37 125,000 01 - 450,000,00 31 125,000,001 - 505,000,00 38 125,000,001 - 505,000,00 38 125,000,001 - 505,000,00 38 125,000,001 - 505,000,00 38 125,000,001 - 505,000,00 58 125,000,001 - 505,000,00 58 125,000,001 - 555,000,00 59 125,000,001 - 555,000,00 59 125,000,001 - 555,000,00 59 125,000,001 - 555,000,00 59 126,000,001 - 555,000,00 59 126,000,001 - 705,000,00 59 1275,000,001 - 705,000,00 59 1275,000,001 - 705,000,00 59 1275,000,001 - 705,000,00 59 1275,000,001 - 705,000,00 59 1275,000,001 - 705,000,00 59 1275,000,001 - 705,000,00 59 1275,000,001 - 705,000,00 59 1275,000,001 - 705,000,00 59 1275,000,001 - 705,000,00 59 1275,000,001 - 705,000,00 59 1275,000,001 - 705,000,00 59 1275,000,001 - 705,000,00 59 1275,000,001 - 705,000,00 59 1275,000,001 - 705,000,00 59 1275,000,001 - 705,000,00 59 1275,000,001 - 705,000,00 59 1275,000,001 - 705,000,00 59 1275,000,001 - 705,000,00 59	91,868,048.84 86,637,371.92 80,843,064.48 72,308,846.58 49,162,594.90 52,909,817.33 34,961,527.34 29,743,097.64	9.38 8.85 8.26 7.39 5.02	40.17 39.22 39.70 40.38	7.777 7.683	595	78.00		202	
175,000.01 - 200,000.00 461 200,000.01 - 205,000.00 360 225,000.01 - 225,000.00 364 225,000.01 - 275,000.00 188 225,000.01 - 375,000.00 188 230,000.01 - 375,000.00 112 2325,000.01 - 350,000.00 188 230,000.01 - 375,000.00 88 330,000.01 - 375,000.00 88 305,000.01 - 375,000.00 78 400,000.01 - 405,000.00 78 400,000.01 - 425,000.00 37 450,000.01 - 475,000.00 31 450,000.01 - 475,000.00 31 450,000.01 - 550,000.00 38 250,000.01 - 550,000.00 38 250,000.01 - 550,000.00 38 250,000.01 - 550,000.00 38 250,000.01 - 550,000.00 38 250,000.01 - 550,000.00 57 250,000.01 - 550,000.00 57 250,000.01 - 550,000.00 57 250,000.01 - 550,000.00 57 250,000.01 - 550,000.00 57 250,000.01 - 550,000.00 57 250,000.01 - 550,000.00 57 250,000.01 - 550,000.00 57 250,000.01 - 550,000.00 57 250,000.01 - 550,000.00 57 250,000.01 - 750,000.00 57 250,000.01 57	86,637,371.92 80,843,064.48 72,308,846.58 49,162,594.90 52,909,817.33 34,961,527.34 29,743,097.64	8.85 8.26 7.39 5.02	39.22 39.70 40.38	7.683				353	
220,000 01 - 225,000,00 380 225,000,01 - 225,000,00 304 188 225,000,01 - 200,000,00 188 225,000,01 - 200,000,00 184 225,000,01 - 300,000,00 112 325,000,00 132,000,00 1 - 305,000,00 01 - 305,000,00 01 - 305,000,00 01 - 305,000,00 01 - 305,000,00 01 - 305,000,00 01 - 305,000,00 01 - 305,000,00 01 - 305,000,00 01 - 425,000,00 01 - 425,000,00 01 - 425,000,00 01 - 305,	80,843,064,48 72,308,846,58 49,162,594,90 52,909,817,33 34,961,527,34 29,743,097,64	8.26 7.39 5.02	39.70 40.38		595		353	352	
225.000.01 - 250,000.00 304 225.000.01 - 275,000.00 188 2275,000.01 - 275,000.00 188 2275,000.01 - 300,000.00 118 2300,000.01 - 325,000.00 112 235,000.01 - 305,000.00 88 335,000.01 - 375,000.00 88 335,000.01 - 375,000.00 37 245,000.01 - 425,000.00 37 245,000.01 - 425,000.00 30 245,000.01 - 455,000.00 30 2475,000.01 - 550,000.00 38 250,000.01 - 550,000.00 38 250,000.01 - 550,000.00 38 250,000.01 - 555,000.00 37 250,000.01 - 525,000.00 51 250,000.01 - 575,000.00 51 265,000.01 - 575,000.00 51 265,000.01 - 575,000.00 51 265,000.01 - 575,000.00 51 265,000.01 - 575,000.00 51 2675,000.01 - 755,000.00 51 2725,000.01 - 755,000.00 52 2725,000.01 - 755,000.00 52 2725,000.01 - 755,000.00 52 2725,000.01 - 755,000.00 52 2725,000.01 - 755,000.00 52 2725,000.01 - 755,000.00 52	72,308,846.58 49,162,594.90 52,909,817.33 34,961,527.34 29,743,097.64	7.39 5.02	40.38	7.610		77.50	358	357	
259,000 ct - 275,000.00 188 275,000 ct - 275,000.00 184 275,000 ct - 370,000.00 112 235,000 ct - 350,000.00 112 235,000 ct - 355,000.00 88 375,000 ct - 400,000.00 78 400,000 ct - 425,000.00 37 425,000 ct - 450,000.00 30 450,000 ct - 475,000.00 31 450,000 ct - 475,000.00 32 450,000 ct - 475,000.00 38 500,000 ct - 550,000.00 38 500,000 ct - 550,000.00 38 500,000 ct - 555,000.00 58 505,000 ct - 555,000.00 59 505,000 ct - 575,000.00 51 505,000 ct - 755,000.00 52	49,162,594,90 52,909,817,33 34,961,527,34 29,743,097,64	5.02			5 96	77.20	356	355	
275,000 01 - 300,000,00 184 300,000 01 - 302,000,00 112 302,000 01 - 325,000,00 88 303,000 01 - 375,000,00 88 303,000 01 - 375,000,00 89 400,000 01 - 425,000,00 37 425,000 01 - 425,000,00 37 425,000 01 - 425,000,00 31 425,000,01 - 455,000,00 32 475,000,01 - 455,000,00 38 500,000 01 - 525,000,00 38 505,000 01 - 525,000,00 37 505,000 01 - 575,000,00 17 505,000 01 - 575,000,00 51 605,000,01 - 575,000,00 51 605,000,01 - 575,000,00 51 605,000,01 - 575,000,00 51 605,000,01 - 575,000,00 51 605,000,01 - 575,000,00 51 605,000,01 - 575,000,00 51 605,000,01 - 575,000,00 51 675,000,01 - 705,000,00 52 675,000,01 - 705,000,00 52 675,000,01 - 705,000,00 52 675,000,01 - 705,000,00 52 675,000,01 - 705,000,00 52	52,909,817.33 34,961,527.34 29,743,097.64			7.660	596	78.44	357	356	
500,000 ct - 325,000,00 112 325,000,00 180 325,000 ct - 325,000,00 880 325,000 ct - 400,000,00 80 375,000 ct - 400,000,00 78 400,000,01 - 405,000,00 37 425,000,01 - 475,000,00 30 450,000,01 - 475,000,00 30 450,000,01 - 475,000,00 38 500,000,01 - 525,000,00 78 505,000,01 - 525,000,00 79 505,000 11 505,000,01 500,000 11 505,000,01 500,000 11 505,000,01 500,000 11 505,000,01 500,000 11 505,000,01 500,000 11 505,000,01 500,000 11 505,000,01 500,000 11 505,000,01 500,000 11 505,000,01 500,000 11 505,000,01 500,000 11 505,000,01 500,000 11 505,000,	34,961,527.34 29,743,097.64	5.40	41.32	7.578	602	79.35	356	355	
325,000.01 -355,000.00 88 335,000.01 -375,000.00 78 365,000.01 -425,000.00 78 400,000.01 -425,000.00 37 425,000.01 -425,000.00 30 450,000.01 -475,000.00 21 475,000.01 -500,000.00 8 505,000.01 -552,000.00 7 550,000.01 -555,000.00 3 560,000.01 -625,000.00 1 635,000.01 -655,000.00 5 650,000.01 -757,000.00 2 700,000.01 -700,000.00 2 700,000.01 -725,000.00 4 725,000.00 2 700,000.01 -750,000.00 2	29,743,097.64		41.35	7.475	602	77.72	356	355	
350,000 01 - 375,000,00 80 87 375,000,00 1 - 375,000,00 78 80 375,000,00 1 - 450,000,00 37 80 425,000,00 37 425,000,00 30 425,000,00 4 50,000,00 30 475,000,00 30 80 80,000,00 1 - 505,000,00 7 550,000,00 52 80 80,000,00 1 - 525,000,00 7 550,000,00 1 - 525,000,00		3.57	39.49	7.457	604	79.82	358	358	
375,000 01 - 400,000,00 78 400,000 01 - 405,000,00 37 425,000 01 - 475,000,00 30 450,000 01 - 475,000,00 21 450,000 01 - 550,000,00 38 500,000 01 - 525,000,00 7 550,000 01 - 555,000,00 7 550,000 01 - 555,000,00 13 600,000 01 - 625,000,00 11 625,000,00 01 - 625,000,00 15 650,000 01 - 575,000,00 15 675,000 01 - 755,000,00 12 675,000 01 - 700,000,00 12 675,000 01 - 725,000,00 12 6725,000 01 - 725,000,00 12		3.04	40.14	7.491	614	81.10	358	357	
400,000 01 - 425,000,00 37 425,000 01 - 425,000,00 30 450,000,01 - 450,000,00 21 475,000 01 - 500,000,00 38 500,000 01 - 525,000,00 7 550,000 01 - 525,000,00 17 550,000 01 - 525,000,00 17 550,000 01 - 525,000,00 18 600,000 01 - 625,000,00 19 605,000 01 - 625,000,00 19 605,000 01 - 625,000,00 19 675,000 01 - 705,000,00 19 675,000 01 - 705,000,00 19 675,000 01 - 705,000,00 19 675,000 01 - 705,000,00 19 675,000 01 - 705,000,00 19 675,000 01 - 705,000,00 19 675,000 01 - 705,000,00 19 675,000 01 - 705,000,00 19	28,997,038.81	2.96	40.08	7.743	610	80.51	356	355	
425,000.01 - 450,000.00 30 450,000.01 - 475,000.00 21 550,000.01 - 475,000.00 21 550,000.01 - 475,000.00 38 560,000.01 - 525,000.00 8 550,000.01 - 525,000.00 3 550,000.01 - 555,000.00 1 - 555,000.00 1 - 555,000.00 1 - 555,000.00 1 - 655,000.00 1 - 655,000.00 1 - 655,000.00 1 - 655,000.01 - 650,000.01 - 650,000.01 - 2075,000.00 1 2 757,000.01 - 705,000.00 2 2 700,000.01 - 705,000.00 1 2 705,000.01 - 725,000.00 1 2	30,373,701.83	3.10	40.10	7.497	609	77.99	355	355	
\(450,000.01 - 475,000.00\) 21 \(475,000.01 - 500,000.00\) 38 \(500,000.01 - 525,000.00\) 38 \(525,000.01 - 525,000.00\) 75 \(500,000.01 - 555,000.00\) 1 \(525,000.01\) 1525,000.01 - 575,000.00\) 5 \(560,000.01 - 625,000.00\) 5 \(560,000.01 - 655,000.00\) 5 \(650,000.01 - 757,000.00\) 1 \(675,000.01 - 700,000.00\) 2 \(770,000.01 - 725,000.00\) 4 \(7725,000.01\) 2 \(7725,000.00\) 2	15,279,474.76	1.56	39.61	7.477	631	81.65	355	354	
475,000.01 - 500,000.00 38 500,000.01 - 525,000.00 8 525,000.01 525,000.00 7 7 555,000.00 7 7 555,000.00 1 - 575,000.00 1 5 560,000.01 - 625,000.00 1 5 5 650,000.01 - 625,000.00 1 5 650,000.01 - 675,000.00 1 7 675,000.00 1 7 700,000.01 - 705,000.00 2 7 700,000.01 - 705,000.00 4 7 725,000.00 2 2	13,158,695.91	1.34	41.15	7.563	603	79.37	354	353	
500,000.01 - 525,000.00 8 8 232,000.01 - 525,000.00 7 2 3 500,000.01 5 50,000.00 3 3 500,000.01 - 525,000.00 1 1 625,000.00 5 500,000.01 - 625,000.00 1 1 675,000.01 - 700,000.00 2 7 000,000.01 - 700,000.00 2 4 725,000.01 - 725,000.00 2 2	9,700,891.36	0.99	40.35	7.523	628	80.16	360	359	
825.000.01 - \$50.000.00 7 850.000.01 - \$75.000.00 3 800.000.01 - \$625.000.00 1 815.000.001 - \$625.000.00 5 860.000.01 - \$75.000.00 1 875.000.01 - \$700.000.00 2 700.000.01 - 725.000.00 4 7225.000.01 - \$750.000.00 2	18,728,940.13	1.91	40.11	7.368	628	76.59	360	359	
550,000.01 - 575,000.00 3 500,000.01 - 625,000.00 1 565,000.01 - 625,000.00 5 5650,000.01 - 675,000.00 1 675,000.01 - 700,000.00 2 700,000.01 - 725,000.00 4 725,000.01 - 750,000.00 2	4,176,609.14	0.43	43.15	7.190	635	80.72	360	360	
600,000.01 - 625,000.00 1 1525,000.01 - 650,000.00 5 650,000.01 - 675,000.00 1 675,000.01 - 700,000.00 2 700,000.01 - 705,000.00 4 725,000.01 - 750,000.00 2	3,770,105.59	0.39	45.03	6.830	654	79.62	360	359	
625,000.01 - 650,000.00 5 650,000.01 - 675,000.00 1 20,000.01 - 700,000.00 2 20,000.01 - 725,000.00 4 725,000.01 - 750,000.00 2	1,677,044.54	0.17	47.10	6.716	657	76.75	360	359	
650,000.01 - 675,000.00 1 675,000.01 - 700,000.00 2 700,000.01 - 725,000.00 4 725,000.01 - 750,000.00 2	606,940.05	0.06	36.54	6.400	604	75.00	360	359	
675,000,01 - 700,000.00 2 700,000.01 - 725,000.00 4 725,000.01 - 750,000.00 2	3,202,841.98	0.33	46.12	6.869	659	67.09	360	359	
700,000.01 - 725,000.00 4 725,000.01 - 750,000.00 2	651,194.33	0.07	35.62	6.800	612	75.00	360	359	
725,000.01 - 750,000.00 2	1,391,575.94	0.14	38.56	7.749	608	80.00	360	359	
	2,885,230.64	0.29	33.60	6.708	620	71.95	360	360	
775,000.01 - 800,000.00	1,480,015.06	0.15	36.36	8.055	548	59.46	360	359	
	780,000.00	0.08	0.00	6.990	520	78.00	360	360	
825,000.01 - 850,000.00 1	845,000.00	0.09	0.00	5.900	595	65.00	360	360	
900,000.01 - 925,000.00 1	924,278.41	0.09	47.48	7.250	654	68.62	360	359	
925,000.01 - 950,000.00 2	1,887,168.38	0.19	33.10	6.952	594	74.62	360	360	
950,000.01 - 975,000.00 1	972,000.00	0.10	43.90	7.750	544	77.76	360	360	
Total: 6,050	5979,040,698.52	100.00%	39.35%	7.780%	601	77.89%	354	353	

Original Term to Maturity	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
120	6	\$400,904.97	0.04%	39.02%	8.455%	596	84.72%	120	119	1
180	177	21,178,578.86	2.16	38.83	7.810	615	73.10	180	179	1
240	133	13,680,165.94	1.40	39.81	8.227	615	72.78	240	239	1
360	5,734	943,781,048.75	96.40	39.35	7.772	600	78.07	360	359	1
Total:	6.050	5979 040 698 52	100.00%	39.35%	7.780%	601	77.89%	354	353	

Remaining Term to Maturity	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
116 - 120	6	5400,904.97	0.04%	39.02%	8.455%	596	84.72%	120	119	1
171 - 175	2	104,117.34	0.01	47.10	10.284	540	77.34	180	174	6
176 - 180	175	21,074,461.52	2.15	38.77	7.798	615	73.08	180	179	1
231 - 235	2	108,372.19	0.01	38.74	11.970	547	74.60	240	234	6
236 - 240	131	13,571,793.75	1.39	39.82	8.197	615	72.77	240	239	1
326 - 330	1	115,804.88	0.01	21.23	10.100	542	80,00	360	329	31
346 - 350	6	1,054,648.34	0.11	49.26	9.268	581	75.35	360	348	12
351 - 355	72	8,524,308.38	0.87	36.09	8.774	584	79.35	360	355	5
356 - 360	5,655	934,086,287.15	95.41	39.37	7.761	600	78.06	360	359	1
Total:	6,050	5979,040,698.52	100.00%	39.35%	7.780%	601	77.89%	354	353	1
W.A.: 353 months										
Lowest: 117 months										
Highest: 360 months										

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Total Marketing Pool Collateral Summary

Credit Score	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
801 - 850	6	\$810,340.57	0.08%	30.84%	7.059%	804	78.91%	308	308	0
751 - 800	92	16,879,665.58	1.72	35.46	6,900	767	81.26	353	352	1
701 - 750	307	51,027,848.87	5.21	39.19	7.108	720	83.35	353	353	1
651 - 700	764	137,683,014.97	14.06	38.57	7.103	673	80.21	352	352	7
601 - 650	1,544	255,328,328.39	26.08	39.16	7.445	625	80.06	354	353	1
551 - 600	1,521	239,670,781.96	24.48	39.67	7.964	576	76.15	355	354	1
501 - 550	1,655	258,979,217.16	26.45	39.91	8.428	527	74.95	356	355	1
451 - 500	21	2,687,325.26	0.27	44.67	8.915	500	77.53	348	347	1
= ()	140	15,974,175.76	1.63	37.60	8.603	0	76.34	358	357	1
Total:	6,050	5979,040,698.52	100.00%	39.35%	7.780%	601	77.89%	354	353	1
W.A.: 601 Lowest: 500 Highest: 808										

	Number		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Credit Grade	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
AA+	656	\$106,169,814.98	10.84%	37.64%	7.204%	697	84.18%	350	350	1
AA	2,832	480,458,675.58	49.07	39.88	7.480	611	78.60	354	353	1
A	1,456	234,695,965.78	23.97	39.28	7.951	572	77.61	355	354	1
В	806	117,740,116.22	12.03	38.39	8.559	545	73.13	357	356	1
C	182	24,970,206.16	2.55	41.01	9.121	544	70.06	358	356	1
cc	118	15,005,919.80	1,53	39.18	10.427	544	65.68	359	358	1
Total:	6,050	5979,040,698.52	100.00%	39.35%	7.780%	601	77.89%	354	353	1

Property Type	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Ago
SFR - Detached	4,537	\$719,521,715.27	73.49%	39.14%	7.785%	596	77.63%	354	353	1
2-4 Family - Detached	482	95,133,386.59	9.72	41.08	7.640	630	77.05	355	354	1
PUD - Detached	478	84,703,067.50	8.65	40.26	7.773	602	80.71	355	354	1
Low Rise Condo - Attached	282	41,408,563.26	4.23	38.65	7.849	611	78.88	357	356	1
2-4 Family - Attached	63	13.675,821.39	1.40	38.89	7.450	628	75.10	354	353	1
SFR - Attached	56	7,924,155.53	0.81	38.96	8.041	589	78.33	344	344	1
MF Housing - Detached	92	7,740.379.32	0.79	38.56	8.732	617	82.12	352	351	1
PUD - Attached	38	5,341,109.01	0.55	35.46	8.011	569	79.92	355	354	1
High Rise Condo- Attached	22	3,592,500.65	0.37	36.47	8.035	615	73.91	358	357	
Total:	6,050	5979,040,698.52	100.00%	39.35%	7.780%	601	77.89%	354	353	

Occupancy Status	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Owner Occupied	5,642	\$919,450,158.26	93.91%	39.52%	7,777%	597	77.97%	354	353	1
Non-Owner Occupied	334	45,371,677.21	4.63	36.41	7.912	655	75.88	354	354	1
Second Home	74	14,218,863.05	1.45	37.16	7.558	639	79.35	355	355	1
Total:	6,050	\$979,040,698.52	100.00%	39,35%	7,780%	601	77.89%	354	353	1

Documentation	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTT	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Full Documentation	4,125	\$638,589,674.49	65.23%	40.12%	7.722%	594	79.00%	354	353	1
Stated Income Documentation	1,840	324,739,886.74	33.17	37.79	7.886	613	75.80	354	353	1
Lite Documentation	50	9,878,702.17	1.01	39.26	8.227	582	72.36	359	357	1
No Documentation	35	5,832,435.12	0.60	0.00	7.480	713	83.25	358	358	0
Total:	6,050	\$979,040,698.52	100.00%	39.35%	7.780%	601	77.89%	354	353	1

Loan Purpose	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
C/O Refi	4,231	\$699,951,336.87	71.49%	39.29%	7.743%	593	75.91%	353	352	1
Purchase	1,217	184,263,201.94	18.82	38.88	7.903	633	84.84	359	359	1
R/T Refi	602	94,826,159.71	9.69	40.59	7.814	596	79.01	353	352	1
Total:	6,050	\$979,040,698.52	100.00%	39.35%	7.780%	601	77.89%	354	353	1

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Total Marketing Pool Collateral Summary

Product Type	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
2/28 ARM	3,635	5613,534,989.67	62.67%	39.23%	7.872%	588	79.10%	360	359	1
30 Year Fixed	1,599	264,802,468.40	27.05	39.44	7.487	632	75.16	360	359	1
3/27 ARM	415	55,700,097.54	5.69	40.22	7.966	583	80.51	360	359	1
15 Year Fixed	161	18,703,649.06	1.91	38.94	7.759	620	71.74	180	179	1
20 Year Fixed	133	13,680,165.94	1.40	39.81	8.227	615	72.78	240	239	1
15/15 ARM	83	9,268,476.14	0.95	38.71	8.178	608	78.60	360	359	1
15/30 Balloon	6	1.224,392.58	0.13	51.53	8.349	589	85.59	180	176	4
2/13 ARM	9	1,025,918.23	0.10	35.94	7.996	579	80.28	180	180	ō
6M ARM	2	475,017.00	0.05	45.11	7.618	580	74.63	360	360	0
10 Year Fixed	6	400,904.97	0.04	39.02	8.455	596	84.72	120	119	1
3/12 ARM	1	224,618.99	0.02	33.10	8.350	536	85.00	180	179	1
Total;	6,050	\$979,040,698,52	100.00%	39.35%	7.780%	601	77.89%	354	353	1

Amortization	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Balloon	6	\$1,224,392.58	0.13%	51.53%	8.349%	589	85.59%	180	176	4
Fully Amortizing	6,044	977,816,305.94	99.87	39.35	7.779	601	77.89	355	354	1
Total:	6,050	5979,040,698.52	100.00%	39.35%	7.780%	601	77.89%	354	353	1

Lien Position	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
1 2	5,985 65	\$974,470,476.38 4,570,222.14	99.53% 0.47	39,34% 40.41	7.766% 10.662	601 588	77.91% 74.79	355 228	354 227	1
Total:	6,050	\$979,040,698.52	100.00%	39.35%	7.780%	601	77.89%	354	353	1

	Number of	Aggregate	Percent of Loans		W.A.	W.A.	W.A. Combined	W.A. Original	W.A. Remaining	W.A
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Prepayment Penalty Term	Loans	Balance	Balance	DTI	Соирол	Score	LTV	Maturity	Manurity	Ag
0	1,311	\$205,692,144.58	21.01%	39.71%	7.953%	603	77.88%	352	351	
12	301	57,241,167.96	5.85	39.41	7.574	615	72.16	347	346	
24	2,877	476,577,321.40	48.68	39.12	7.835	589	79.40	359	358	
30	18	3,879,836.04	0.40	43.91	7.805	605	82.53	350	350	
36	1,543	235,650,228.54	24.07	39.40	7.567	619	76.19	348	347	
Total:	6,050	\$979,040,698.52	100.00%	39.35%	7.780%	601	77.89%	354	353	

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Total Marketing Pool Collateral Summary

	Number of	A	Percent of Loans		W.A.	W.A.	W.A. Combined	W.A. Original	W.A. Remaining	W.A
		Aggregate Principal	by Principal	W.A.	Gross	Credit		Term to	Term to	Loai
Geographic Distribution	Mortgage Loans	Balance	Balance	DTI	Coupon	Score	Original LTV	Maturity	Maturity	Ag
	979									
California	561	5214,713,400.03	21.93%	40.05%	7.407%	606 600	76.45%	356	354	
New York		120,423,406.75	12.30	39.96	7.706		74.79	353	352	
Massachusetts	473 484	94,698,666.53	9,67 6,22	40.05	7.473	604 605	72.62	354	353	
Florida		60,896,023.01		39.38	8.268	599	81.53	355	354	
Texas	413	51,500,534.46	5.26	40.44	8.087		78.49	347	346	
New Jersey	277	49,825,317.56	5.09	39.28	7.959	596	77.62	354	353	
Illinois	254	37,546,458.02	3.84	39.37	8.055	599	80.09	358	358	
Virginia	179	31,095,195.58	3.18	37.59	8.050	600	80.91	359	358	
Colorado	165	28,993,087.90	2.96	40.21	7.431	591	80.63	359	358	
Michigan	233	27,723,106.93	2.83	37.48	8.194	576	79.82	358	· 357	
Connecticut	133	22,736,825.50	2.32	37.57	7.728	594	78.56	356	355	
Ohio	203	21,873,989.17	2.23	37.87	8.083	594	83.35	357	356	
Pennsylvania	165	19,308,682.39	1.97	37.69	7.897	599	79.72	344	343	
Washington	102	18,263,016.59	1.87	38.05	7.323	610	79.24	356	355	
Rhode Island	124	17,154,759.40	1.75	41.03	7.810	588	74.37	354	353	
North Carolina	146	16,460,669.52	1.68	40.81	8.123	599	82.57	347	347	
Arizona	112	14,146,399.83	1.44	37.97	7.901	604	83.55	359	358	
Maryland	77	13,874,914.07	1.42	39.39	8.140	596	79.62	354	353	
Minnesota	85	11.967.360.21	1.22	39.34	8.147	606	79.78	360	359	
New Hampshire	63	10,342,867.90	1.06	41.04	7.832	596	76.67	354	354	
Indiana	91	9,375,824.36	0.96	33,35	7.987	599	83.57	354	353	
Maine	58	7,615,777.63	0.78	39.51	7.958	609	77.49	354	353	
Nevada	50	7,592,914.93	0.78	36.63	7.749	615	82.43	360	359	
Missouri	63	6,666,811.59	0.68	35.91	8.301	595	79.81	353	352	
Oregon	35	6,241,767.00	0.64	38.23	7.372	611	82.15	360	359	
Wisconsin	60	6,118,678.11	0.62	36.37	8.221	593	79.73	355	355	
Louisiana	44	6,055,617.89	0.62	37.86	8.322	590	76.01	353	352	
South Carolina	55	5,824,401.11	0.59	38.69	8.282	602	83.44	347	346	
Tennessee	59	5,526,215.44	0.56	36.51	8.243	599	82.49	339	339	
	25	3,776,468,40	0.39	39.43	8.077	625	78.95	360	357	
Georgia	40		0.39	37.01		592			357	
Kentucky		3,743,715.48			8.448	592 597	76.71	356		
Vermont	26	3,507,838.35	0.36	41.56	7.944		79.99	360	359	
Kansas	29	3,248,577.77	0.33	36.42	7.844	592	85.12	360	359	
Alabama	33	3,084,812.99	0.32	36.03	8.223	629	86.61	326	326	
Idaho	23	2,623,564.43	0.27	34.97	7.875	601	75.53	353	351	
Delaware	19	2,389,762.57	0.24	39.62	8.206	606	85.51	360	359	
Utah	16	2,191,367.63	0.22	40.03	7.671	603	86.25	360	358	
lowa	19	1,652,144.08	0.17	37.25	8.403	578	78.30	356	355	
New Mexico	13	1,606,987.04	0.16	37.24	8.186	600	82.55	360	359	
Wyoming	11	1,176,870.96	0.12	36.00	7.836	608	86.38	360	359	
Mississippi	16	1,089,863.00	0.11	36,39	9.303	576	82.65	360	359	
Alaska	5	909,102.79	0.09	35.87	7.994	623	90.17	360	360	
Nebraska	9	769,956.07	0.08	29.41	7.965	577	80.46	360	359	
Arkansas	6	744,008.25	0.08	33,39	8.578	566	85.51	345	344	
Montana	2	553,078.52	0.06	46.20	7.412	576	69.62	360	359	
Oklahoma	6	457,712.63	0.05	36.52	8.012	607	88.05	319	317	
Hawaii	3	436,383.79	0.04	33.85	7.105	709	76.08	268	267	
West Virginia	3	231,501.14	0.02	24.50	7.690	656	80.63	240	240	
North Dakota	2	206,083.22	0.02	38.61	7.567	636	81.47	360	359	
South Dakota	1	78,210.00	0.01	0.00	8.900	652	90.00	360	360	
Total:	6,050	\$979,040,698.52	100,00%	39.35%	7.780%	601	77.89%	354	353	

	Number		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Gross Margin	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
1.001 - 1.500	1	\$249,776.18	0.04%	36.51%	6.550%	628	67.57%	360	359	1
2.001 - 2.500	1	399,574.39	0.06	38.33	5.650	700	59.26	360	359	1
2.501 - 3.000	21	3,915,688.22	0.58	40.88	5.827	646	66.34	360	359	1
3.001 - 3.500	102	20,953,615.48	3.08	38.81	6.205	647	72.49	360	359	1
3.501 - 4.000	299	55,754,180.64	8.20	38.98	6.705	631	74.95	360	359	1
4.001 - 4.500	562	110,767,751.62	16.28	39.84	7.149	610	78.33	360	359	1
4.501 - 5.000	779	137,081,848.24	20.15	39.26	7.580	594	80.40	359	358	1
5.001 - 5.500	753	121,123,781.88	17.81	39.39	8.047	578	80.24	360	359	1
5.501 - 6.000	590	88,414,369.54	13.00	38.80	8.439	571	80.14	359	358	1
6.001 - 6.500	462	67,553,172.60	9.93	39.25	8.656	556	81.82	360	358	1
6.501 - 7,000	325	43,674,943.77	6.42	39.34	9.027	552	81.32	360	358	2
7.001 - 7.500	131	16,916,349.28	2.49	40.70	9.556	549	78.24	360	359	1
7.501 - 8.000	75	8,821,316.25	1.30	39.67	10.327	540	73.03	360	358	2
8.007 - 8.500	28	3,060,561.55	0.45	37.85	10.359	540	72.84	360	358	2
8.501 - 9.000	12	1,157,645.75	0.17	36.34	11.006	546	74.92	360	359	1
9.001 - 9.500	2	197,834.40	0.03	38,30	10.766	535	74.09	360	357	3
9.501 - 10.000	1	126,956.17	0.02	22.70	11.150	536	63.50	360	359	1
12.501 - 13.000	1	59,751.61	0.01	77.27	12.150	547	80.00	360	346	14
Total:	4,145	5680,229,117.57	100.00%	39.31%	7.884%	588	79.21%	360	359	1

W.A.: 5.182% Lowest: 1.350% Highest: 12.650%

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Total Marketing Pool Collateral Summary

Initial Cap	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupen	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Ago
1.000	2	\$475,017.00	0.07%	45.11%	7.618%	580	74.63%	360	360	0
2.000	1	214,814.89	0.03	28.58	6,750	596	20.98	360	359	1
3.000	4,128	675,831,649.22	99.35	39.29	7.889	587	79.23	360	359	1
4.000	10	2,815,314.85	0.41	41.90	7.045	593	78.87	360	357	3
5.000	4	892,321.61	0.13	46.24	7.457	613	82.81	360	358	2
Total:	4,145	5680,229,117.57	100,00%	39.31%	7.884%	588	79.21%	360	359	1
W.A.: 3.005% Lowest: 1.000% Highest: 5.000%										

Períodic Cap	of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A.	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
1.000 1.500 3.000	4,116 27 2	\$673,701,532.81 6,113,082.85 414,501.91	99.04% 0.90 0.06	39.33% 37.69 41.27	7.884% 7.909 6.991	587 615 596	79.29% 74.54 29.58	360 360 360	359 358 359	1 2 1
Total: W.A.: 1.006%	4,145	\$680,229,117.57	100.00%	39,31%	7.884%	588	79.21%	360	359	1
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Maximum Rate	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Maximum Rate	LX/d/IS	Dalance	Datance	D11	Couron	S.O.C	511	isacurity	ividiality	Age
11.001 - 11.500	18	\$3,342,316.66	0.49%	40.99%	5.482%	653	70.18%	360	359	1
11.501 - 12.000	82	17,523,065.25	2.58	39.78	5.859	631	74.09	360	359	1
12.001 - 12.500	200	39,967,973.57	5.88	39.83	6.337	629	76.32	360	359	1
12.501 - 13.000	474	96,050,544.78	14.12	39.78	6.811	608	78.19	359	358	1
13.001 - 13.500	597	106,193,311,70	15.61	38.75	7,311	602	80.05	360	359	1
13.501 - 14.000	818	142,639,139.84	20.97	39.61	7.812	590	80.60	360	359	1
14.001 - 14.500	619	94,723,528.08	13.93	39.42	8.288	575	80,68	360	359	1
14.501 - 15.000	596	88,311,914.29	12.98	39.23	8.744	564	79.83	360	359	1
15.001 - 15.500	295	40,066,936.24	5.89	38.80	9.180	557	79.59	359	358	1
15.501 - 16.000	250	30,428,893.42	4.47	37.83	9.701	547	77.10	360	359	1
16.001 - 16.500	80	8,995,120.73	1.32	38.86	10.234	542	76.93	360	359	1
16.501 - 17.000	68	7,178,305.35	1.06	41.33	10.595	541	74.40	360	359	1
17,001 - 17,500	24	2,570,934.61	0.38	36.35	11.183	538	70.54	360	358	2
17,501 - 18.000	16	1,490,858.45	0.22	39.05	11.664	525	70.59	360	357	3
18.001 - 18.500	4	394,094,41	0.06	33.78	12.269	561	65.00	360	357	3
18,501 - 19,000	2	214,539,95	0.03	49.26	12.750	547	75.03	360	353	7
19.001 - 19.500	2	137,640.24	0.02	50.72	12.122	527	71.51	360	351	9
Total:	4,145	5680,229,117.57	100.00%	39.31%	7.884%	588	79.21%	360	359	1
W.A.: 13.907% Lowest: 11.200%										
Highest: 19.150%										

	Number		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loar
Minimum Rate	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Ago
4.001 - 4.500	3	\$1,027,077.61	0.15%	40.88%	6.112%	636	76.44%	360	357	3
4.501 - 5.000	5	1,367,895.27	0.20	41.59	6.884	630	80.20	360	358	2
5.001 - 5.500	21	4,115,560.14	0.61	40.22	5.726	650	72.84	360	358	2
5.501 - 6.000	92	19,909,289.06	2.93	39.65	6.018	626	74.75	360	359	1
6.001 - 6.500	203	40,098,238.37	5.89	39.84	6.378	628	76.53	360	359	1
6.501 - 7.000	478	96,662,460.72	14.21	39.88	6.840	607	78.37	359	358	7
7.001 - 7.500	597	105,858,943.90	15.56	38.68	7.315	602	80.00	360	359	1
7.501 - 8.000	829	144,324,751.41	21.22	39.54	7.820	590	80.48	360	359	7
8.001 - 8.500	623	95,708,336.74	14.07	39.21	8.309	574	80.51	360	359	1
8.501 - 9.000	584	85,793,841.32	12.61	39.24	8.791	563	80.00	360	359	1
9.001 - 9.500	283	36,772,687.43	5.41	39.38	9.267	555	79.77	359	358	7
9.501 - 10.000	241	29,122,426.24	4.28	37.93	9.771	546	77.03	360	359	1
10.001 - 10.500	76	8,514,650.24	1.25	38.13	10.292	541	76.19	360	359	1
10.501 - 11.000	63	6,309,934.90	0.93	41.36	10.744	539	72.91	360	359	1
11.001 - 11.500	24	2,570,934.61	0.38	36.35	11.183	538	70.54	360	358	
11.501 - 12.000	15	1,325,815.01	0.19	38.68	11.762	527	69.05	360	358	
12.001 - 12.500	6	531,734.65	0.08	38.16	12.231	552	66.69	360	355	
12.501 - 13.000	2	214,539.95	0.03	49.26	12.750	547	75.03	360	353	
Total:	4,145	5680,229,117.57	100.00%	39.31%	7.884%	588	79.21%	360	359	
W.A.: 7.865%										
Lowest: 4.380%										
Highest: 12.750%										

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Total Marketing Pool Collateral Summary

	Number		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Next Rate Adjustment Date	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
2003-09-01	1	\$115,804.88	0.02%	21.23%	10.100%	542	80.00%	360	329	31
2003-10-01	2	475,017.00	0.07	45.11	7.618	580	74.63	360	360	(
2004-02-01	1	59,751.61	0.01	77.27	12.150	547	80.00	360	346	14
2004-04-01	3	738,551.73	0.11	47.09	7.859	589	77.48	360	348	12
2004-06-01	2	256,345.00	0.04	46.77	12,657	565	68.13	360	350	10
2004-07-01	2	277,284.60	0.04	45,62	10.985	569	78.38	360	351	9
2004-09-01	3	335,235.78	0.05	45.46	10.822	535	79.69	360	353	
2004-10-01	12	936,970.08	0.14	37.91	10.395	542	77.13	360	354	6
2004-11-01	41	4,981,210.54	0.73	31.57	8.545	571	79.47	360	355	
2004-12-01	99	16,634,185.78	2.45	38.87	8.188	579	84.43	360	356	
2005-01-01	118	20,081,594.65	2.95	39.31	8.030	582	82.53	360	357	
2005-02-01	132	28,318,362.46	4.16	40.31	7.921	571	80.14	360	358	- 2
2005-03-01	1,940	328,505,671.79	48.29	39,15	7.892	584	78.58	360	359	1
2005-04-01	1,290	213,319,939.00	31.36	39.28	7.752	597	79.06	359	359	(
2005-08-01	1	109,453.52	0.02	33.18	8.500	0	95.65	360	352	
2005-11-01	4	535,795.55	0.08	42.48	8.257	55 9	70.76	360	355	
2005-12-01	9	1,103,899.71	0.16	42.92	8.252	563	88.71	360	356	4
2006-01-01	11	2,278,008.47	0.33	41.70	7.417	603	82.64	360	357	3
2006-02-01	14	2,988,197.75	0.44	41.88	7.661	571	81.37	360	358	- 1
2006-03-01	232	31,556,202.13	4.64	39.98	8.040	581	79.57	359	358	1
2006-04-01	145	17,353,159.40	2.55	40.05	7.931	589	81.54	360	360	(
2017-09-01	1	121,133.32	0.02	54.43	9.990	0	80.00	360	353	:
2017-11-01	1	84,843.96	0.01	50.34	10.950	519	85.00	360	355	
2017-12-03	1	63,526.67	0.01	35.60	10.700	603	95.00	360	356	4
2018-03-01	33	3,389,162.19	0.50	38.09	8.644	575	79.58	360	359	
2018-04-01	47	5,609,810.00	0.82	38.51	7.787	630	77.70	360	360	
Total:	4,145	\$680,229,117.57	100.00%	39.31%	7.884%	588	79.21%	360	359	

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Balance ge \$500K Collateral Summary

	Number		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Principal Balance	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
equal 500,000.00	6	\$3,000,000.00	10.62%	43.62%	7.283%	641	76.98%	360	360	0
510,000.01 - 520,000.00	3	1,557,152.07	5.51	42.67	7.429	610	81.01	360	360	0
520,000.01 - 530,000.00	6	3,148,126.51	11.14	44.06	6.998	657	81.12	360	359	1
530,000.01 - 540,000.00	4	2,142,454.87	7.58	43.12	7.070	641	81.23	360	359	1
540,000.01 - 550,000.00	2	1,098,981.28	3.89	47.24	6.400	661	74.37	360	359	1
550,000.01 - 560,000.00	2	1,115,043.25	3.95	47.32	6.774	656	80.00	360	359	1
560,000,01 - 570,000.00	1	562,001.29	1.99	46,68	6.600	660	70.31	360	359	1
600,000.01 - 610,000.00	1	606,940,05	2.15	36.54	6.400	604	75.00	360	359	1
620,000.01 - 630,000.00	1	626,500.00	2.22	0.00	5.950	786	70.00	360	360	0
630,000.01 - 640,000.00	1	639,253.20	2.26	47.61	8.700	512	64.00	360	358	2
640,000.01 - 650,000.00	3	1,937,088.78	6.86	45.39	6.562	667	67.17	360	358	2
650,000.01 - 660,000.00	1	651,194.33	2.31	35.62	6.800	612	75.00	360	359	1
690,000.01 - 700,000.00	2	1,391,575.94	4.93	38.56	7.749	608	80.00	360	359	1
710,000.01 - 720,000.00	1	715,411.94	2.53	33.60	6.990	527	80.00	360	359	1
720,000.01 - 730,000.00	3	2,169,818.70	7.68	0.00	6.615	650	69.29	360	360	0
730,000.01 - 740,000.00	1	730,478.84	2.59	43.32	7.700	589	79.98	360	359	1
740,000.01 - 750,000.00	1	749,536.22	2.65	29.58	8.400	508	39.47	360	359	1
770,000.01 - 780,000.00	1	780,000.00	2.76	0.00	6.990	520	78.00	360	360	0
840,000.01 - 850,000.00	1	845,000.00	2.99	0.00	5.900	595	65.00	360	360	0
920,000.01 - 930,000.00	1	924,278.41	3.27	47.48	7.250	654	68.62	360	359	1
930,000.01 - 940,000.00	1	937,168.38	3.32	33.10	6.600	568	70.00	360	359	1
940,000.01 - 950,000.00	1	950,000.00	3.36	0.00	7.300	620	79.17	360	360	c
970,000.01 - 980,000.00	1	972,000.00	3.44	43.90	7.750	544	77.76	360	360	- 0
Total:	45	\$28,250,004.06	100.00%	42.29%	7.046%	624	74.64%	360	359	1

Average: \$627,777.87 Lowest: \$500,000.00 Highest: \$972,000.00

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Banc of America Securities

2003-03 Option One

1. California Region Distribution*

	Number		Percent of	Average of	W.A.		
	of	Aggregate	Aggregate	Aggregate	Combined	W.A.	W.A.
	Mortgage	Principal	Principal	Principal		<u> </u>	Gross
Region	Loans	Balance	Balance	Balance		Score	Coupon
Northern California	427	\$95,639,222.17	44.54%	\$223,979.44	77.11%	612	7.373%
Southern California	552	119,074,177.86	55.46	215,714.09	75.91	601	7.435
Total:	626	\$214,713,400.03	100.00%	\$219,319.10	76.45%		306 7.407%

Zip Codes in California greater than 93500 are labeled Northern California, less than 93500 are labeled Southern California.

2. California Top Zip Codes*

	Number		Percent of	Average of	W.A.		
	of Mortgage	Aggregate Principal	Aggregate Principal	Aggregate Principal	Combined Original	W.A.	W.A. Gross
Zip Code	Loans	Balance	Balance	Balance	, <u>}</u>	Score	Coupon
94591	8	\$2,093,678.90	%86'0	\$261,709.86	78.84%	626	7.148%
91342	8	1,582,593.66	0.74	197,824.21	78.27	289	7.700
94611	3	1,546,925.47	0.72	515,641.82	72.71	640	6.924
94566	m	1,528,509.29	0.71	509,503.10	67.01	589	6.708
94565	7	1,493,195.46	02.0	213,313.64	76.48	611	6.865
Other	950	206,468,497.25	96.16	217,335.26	76.5	909	7.421
Total:	626	\$214,713,400.03	100.00%	\$219,319.10	76.45%	909	7.407%

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Global Structured Finance

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Loans without MI OCLTVs gt 60%

Mortgage Coupons	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gmss Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
5,001 - 5,500	1	\$422,037.55	0.13%	57.86%	5.500%	704	65.00%	360	359	1
5,501 - 6,000	11	3,567,292.75	1.06	41.29	5.905	593	74.75	360	359	1
6.001 - 6.500	31	8,610,890.21	2.56	39.53	6,310	616	76.10	360	359	1
6.501 - 7.000	115	31,492,830.27	9.37	41.94	6.848	591	78.96	356	355	1
7.001 - 7.500	174	38,055,160.95	11.32	40.60	7.338	585	79.60	360	359	1
7.501 - 8.000	339	67,016,476.48	19.93	39.24	7.849	571	80,40	357	356	1
8.001 - 8.500	306	54,332,257.77	16.16	40.41	8.306	558	80.42	358	357	1
8.501 - 9.000	355	56,015,352.80	16.66	39.06	8.803	549	80.01	356	353	7
9.001 - 9.500	201	27,038,258.64	8,04	39.76	9.277	543	79,30	354	353	1
9.501 - 10.000	201	26,734,034.20	7.95	40.06	9,783	542	77,92	353	351	1
10.001 - 10.500	84	9,062,421.85	2.70	40.31	10.279	539	76.46	351	350	1
10.501 - 11.000	68	6,844,230.51	2.04	42.30	10.760	537	75.49	343	342	2
11.001 - 11.500	34	3,079,560.03	0.92	35.87	11.184	538	72.73	333	331	2
11.501 - 12.000	30	2,567,628.44	0.76	38.70	11.806	545	73,33	330	329	. 2
12.001 - 12.500	12	1,021,608.81	0.30	40.83	12.249	542	70.51	328	325	3
12.501 - 13.000	3	280,090.79	0.08	48.82	12.717	540	75.26	296	289	7
13.001 - 13.500	1	55,192.33	0.02	23.50	13.500	532	65,00	360	355	
Total:	1,966	\$336,195,324.38	100.00%	40,04%	8.340%	564	79.27%	356	355	1
W.A.: 8.340% Lowest: 5.500% Highest: 13.500%										

Combined Original LTV	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. D11	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A Loai Ag
60.01 - 65.00	206	\$31,586,903.46	9.40%	39.27%	8.662%	545	63.85%	354	353	
65.01 - 70.00	224	40,430,120.81	12.03	40.39	8,207	554	68.96	354	353	
70.01 - 75.00	304	47,922,055.46	14.25	40.28	8.436	545	74.16	355	354	
75.01 - 80.00	628	108,255,059.86	32.20	39.75	8.365	553	79.51	357	356	
80.01 - 85.00	134	22,451,219.24	6.68	39.48	8.357	565	84.57	352	350	
85.01 - 90.00	349	63,605,005.75	18.92	40.77	8.230	587	89.65	357	356	
90.01 - 95.00	100	19,669,399.09	\$.85	40.45	8.046	625	94.44	357	356	
95.01 - 100.00	21	2,275,560.71	0.68	36.63	8,459	680	99,17	344	343	
Total:	1.966	\$336,195,324,38	100.00%	40.04%	8.340%	564	79.27%	356	355	

W.A.: 79.27% Lowest: 60.24% Highest: 100.00%

	Number		Percent				W,A.	W.A.	W.A.	
	of	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Principal Balance	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
less than 50,000.00	25	\$1,247,721.07	0.37%	37.84%	10.194%	562	68.81%	276	275	1
50,000.01 - 75,000.00	297	18,530,950.91	5.51	35.98	9.537	554	78.09	338	337	1
75,000.01 - 100,000.00	244	21,396,542.20	6.36	38.74	9.081	548	78.78	353	352	1
100,000.01 - 125,000.00	250	28,200,232.62	8.39	39.93	8.806	551	79.81	356	355	1
125,000.01 - 150,000.00	258	35,454,250.09	10.55	39.24	8.577	553	79.05	354	353	1
150,000.01 - 175,000,00	182	29,624,020.45	8.81	41.28	8.379	549	79.88	356	355	1
175,000,01 - 200,000.00	153	28,652,862.79	8.52	39.68	8.323	548	78.20	359	358	1
200,000.01 - 225,000.00	133	28,305,365.61	8.42	41.14	8.323	549	79.31	359	358	1
225,000.01 - 250,000.00	93	21,989,263.09	6.54	39.37	8.211	548	77.55	355	354	1
250,000.01 - 275,000.00	59	15,411,423.89	4.58	40.80	8.217	548	78.72	357	356	1
275,000,01 - 300,000.00	55	15,814,500.67	4.70	42.19	8.047	553	78.36	357	355	1
300,000.01 - 325,000.00	36	11,239,373.97	3.34	38.70	8.059	562	81.12	360	359	1
325,000.01 - 350,000.00	29	9,765,315.84	2.90	39.50	8.039	571	81.07	360	359	1
350,000,01 - 375,000.00	26	9,458,081.26	2.81	43.67	8,490	558	78.03	360	359	1
375,000.01 - 400,000.00	32	12,395,467.43	3.69	38.58	7.931	586	82.40	360	359	1
400,000.01 - 425,000.00	17	6,999,587.29	2.08	42.64	7.602	641	82.81	349	348	1
425,000.01 - 450,000.00	16	7,027,700.30	2.09	37,60	7.651	605	78.77	360	358	2
450,000,01 - 475,000.00	13	6,004,071.99	1.79	42.40	8.052	612	82.57	360	359	1
475,000.01 - 500,000.00	18	8,888,895.81	2.64	37.28	7.658	639	83.29	360	359	1
500,000,01 - 525,000.00	7	3,652,035.25	1.09	43.13	7.210	633	83.00	360	360	0
525,000,01 - 550,000.00	4	2,146,106.01	0.64	46.86	6.693	686	84.07	360	359	3
550,000.01 - 575,000.00	2	1,115,043.25	0.33	47.32	6.774	656	80.00	360	359	1
600,000,01 - 625,000,00	1	606,940,05	0.18	36.54	6.400	604	75.00	360	359	1
625,000.01 - 650,000.00	3	1,926,964.70	0.57	46.35	7.394	638	71.64	360	358	2
650,000.01 - 675,000.00	1	651,194.33	0.19	35.62	6.800	612	75.00	360	359	1
675,000.01 - 700,000.00	2	1,391,575.94	0.41	38.56	7.749	608	80.00	360	359	1
700,000,01 - 725,000,00	3	2,160,911.94	0.64	33,60	6.845	609	76.62	360	360	0
725,000.01 - 750,000.00	1	730,478.84	0.22	43.32	7,700	589	79.98	360	359	1
775,000,01 - 800,000.00	1	780,000.00	0.23	0.00	6.990	520	78,00	360	360	0
825,000,01 - 850,000,00	1	845,000,00	0.25	0.00	5.900	595	65,00	360	360	0
900,000,01 - 925,000,00	1	924,278.41	0.27	47.48	7.250	654	68.62	360	359	1
925,000.01 - 950,000.00	2	1,887,168.38	0.56	33.10	6.952	594	74.62	360	360	ò
950,000.01 - 975,000.00	1	972,000.00	0.29	43.90	7.750	544	77.76	360	360	0
Total:	1,966	5336,195,324.38	100.00%	40.04%	8.340%	564	79.27%	356	355	1

Highest: \$972,000.00

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Loans without MI OCLTVs gt 60%

Original Term to Maturity	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
120	1	\$65,550.60	0.02%	0.00%	9.990%	559	63.65%	120	117	3
180	44	5,041,045.23	1.50	42.19	8.927	554	77.51	180	178	2
240	55	4,207,743.67	1.25	39.58	10.025	585	77.06	240	239	1
360	1,866	326,880,984.88	97.23	40.01	8,309	564	79.33	360	359	1
Total:	1,966	\$336,195,324.38	100.00%	40.04%	8.340%	564	79.27%	356	355	1

Remaining Term to Maturity	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Ago
116 - 120	1	\$65,550.60	0.02%	0.00%	9.990%	559	63.65%	120	117	3
171 - 175	1	49,358.54	0.01	42.19	9.500	521	63.29	180	175	5
176 - 180	43	4,991,686.69	1.48	42.19	8.921	554	77.65	180	178	2
231 - 235	2	108,372.19	0.03	38.74	11.970	547	74.60	240	234	6
236 - 240	53	4,099,371.48	1.22	39.60	9.974	586	77.13	240	239	. 1
326 - 330	1	115,804.88	0.03	21.23	10.100	542	80.00	360	329	31
346 - 350	4	481,140.05	0.14	48.82	11.983	544	74.71	360	349	11
351 - 355	54	5,216,671.84	1.55	36.94	9.452	549	79.27	360	354	6
356 - 360	1,807	321,067,368.11	95.50	40.06	8.284	564	79.34	360	359	1
Total:	1,966	\$336,195,324.38	100.00%	40.04%	8.340%	564	79.27%	356	355	1

	Loans	Principal Balance	by Principal Balance	W.A. DTI	Gross Coupon	W.A. Credit Score	Combined Original LTV	Original Term to Maturity	Remaining Term to Maturity	W.A Loar Age
801 - 850	1	5134,000.00	0.04%	20.00%	7.550%	808	100.00%	360	360	
751 - 800	10	3,247,301.08	0.97	44.72	7.283	764	88.51	360	359	
701 - 750	20	5,521,788.64	1.64	41.51	7.399	718	90.94	359	358	
651 - 700	67	19,888,954.69	5.92	41.58	7.430	674	83.84	357	356	
601 - 650	205	41,453,579.70	12.33	39.49	7.887	623	85.06	354	353	
551 - 600	473	79,975,490.02	23.79	39.71	8.291	573	77,55	355	354	
501 - 550	1,047	169,052,772.97	50.28	40.15	8.597	524	77.59	356	355	
451 - 500	18	2,417,185.56	0.72	44.68	8.901	500	77.82	349	348	
K/A	125	14,504,251.72	4.31	37.96	8.659	0	78.99	358	357	
Total:	1,966	\$336,195,324.38	100.00%	40.04%	8.340%	564	79.27%	356	355	

Credit Grade	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
AA+		\$16,777,107.19	4.99%	39.19%	7.597%	703	89.69%	360	359	1
AA	675	127,459,943.24	37.91	40,71	7,949	576	80.72	353	352	1
A	601	102,188,325.14	30.40	40.19	8.256	550	80.22	356	355	1
В	367	54,799,759.79	16.30	38.04	8.808	531	76.36	357	356	1
C	162	22,357,053.22	6.65	41.40	9,160	544	72.25	357	356	1
cc	97	12,613,135.80	3.75	39.45	10.471	543	68.12	359	358	1
Total:	1,966	\$336,195,324.38	100.00%	40.04%	8.340%	564	79.27%	356	355	1

Property Type	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
SFR - Detached	1,552	\$258,023,824.40	76.75%	39.61%	8.344%	561	79.13%	356	355	1
PUD - Detached	150	29,007,136.28	8.63	41.17	8.424	561	80.52	355	354	1
2-4 Family - Detached	126	27,975,464.18	8.32	42.51	8.125	600	79.85	357	357	1
Low Rise Condo - Attached	7 5	11,578,216.18	3.44	40.64	8.392	561	78.55	360	359	1
SFR - Attached	24	3,903,768.69	1.16	41.92	8.405	563	80.52	351	351	1
2-4 Family - Attached	8	1,967,589.64	0.59	40.64	8.046	542	71.62	333	331	1
PUD - Attached	11	1,694,293.42	0.50	37.79	8.585	538	80.07	360	359	1
MF Housing - Detached	14	1,162,030.99	0.35	34.91	9.511	582	82.75	360	359	1
High Rise Condo- Attached	6	883,000.60	0.26	39.62	8.868	551	74.54	360	358	2
Total:	1,966	\$336,195,324.38	100.00%	40.04%	8.340%	564	79.27%	356	355	1

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Loans without MI OCLTVs gt 60%

Occupancy Status	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Owner Occupied	1,845	\$315,999,537.11	93.99%	40.22%	8.351%	561	79.40%	356	355	1
Non-Owner Occupied	107	15,796,940.45	4.70	36.72	8.194	606	75.79	355	354	1
Second Home	14	4,398,846.82	1.31	39.72	8.076	604	82.11	360	359	1
Total:	1,966	\$336,195,324.38	100.00%	40.04%	8.340%	564	79.27%	356	355	1

Documentation	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Full Documentation	1,120	\$179,509,987.58	53.39%	41.16%	8.364%	554	80.60%	356	354	1
Stated Income Documentation	825	152,447,564.59	45.34	38.56	8.302	574	77.67	356	355	.1
Lite Documentation	16	2,728,516.04	0.81	48.71	9.116	540	75.19	355	353	2
No Documentation	5	1,509,256.17	0.45	0.00	7.839	711	89.34	360	359	1
Total:	1,966	\$336,195,324.38	100.00%	40.04%	8.340%	564	79.27%	356	355	1

	Number of		Percent of Loans		W.A.	W.A.	W.A. Combined	W.A. Original	W.A. Remaining	W.A.
	Mortgage	Aggregate Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Loan Purpose	Loans	Balance	Balance	DTI	Соироп	Score	LTV	Maturity	Maturity	Age
C/O Refi	1,616	\$276,008,453.13	82.10%	39.87%	8.286%	560	78.61%	355	354	1
Purchase	212	37,415,482.77	11.13	39.24	8.477	606	84.15	359	358	1
R/T Refi	138	22,771,388.48	6.77	42.97	8.768	548	79.26	357	356	1
Total:	1.966	5336,195,324,38	100.00%	40.04%	8.340%	564	79.27%	356	355	1

Product Type	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupen	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
2/28 ARM	1,421	\$254,031,529.88	75.56%	39.66%	8.292%	560	79.36%	360	359	1
30 Year Fixed	277	50,589,940.52	15.05	40.61	8.264	589	78.50	360	359	1
3/27 ARM	147	19,875,010.43	5.91	42.67	8.558	551	80.81	360	359	1
20 Year Fixed	55	4,207,743.67	1.25	39.58	10.025	585	77.06	240	239	1
15 Year Fixed	33	3,345,234.37	1.00	43.44	9.345	549	73,76	180	179	1
15/15 ARM	21	2,384,504.05	0.71	38.04	8.977	564	81.12	360	359	1
2/13 ARM	7	833,838.23	0.25	35.97	7.913	583	81.10	180	180	0
15/30 Balloon	3	637,353.64	0.19	0.00	8.263	548	89.89	180	176	4
3/12 ARM	1	224,618.99	0.07	33.10	8.350	536	85.00	180	179	1
10 Year Fixed	1	65,550.60	0.02	0.00	9.990	559	63.65	120	117	3
Total:	1,966	5336,195,324.38	100.00%	40.04%	8.340%	564	79.27%	356	355	1

Amortization	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Balloon	3	\$637,353.64	0.19%	0.00%	8.263%	548	89.89%	180	176	4
Fully Amortizing	1,963	335,557,970.74	99.81	40.04	8.340	564	79.25	356	355	1
Total:	1,966	5336,195,324.38	100.00%	40.04%	8.340%	564	79.27%	356	355	1

Lien Position	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupen	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
1	1,908	\$332,143,384.99	98.79%	40.03%	8.311%	564	79.29%	357	356	1
2	58	4,051,939.39	1,21	40.40	10.699	589	77.19	228	227	1
Total:	1,966	\$336,195,324.38	100.00%	40.04%	8.340%	564	79.27%	356	355	1

Prepayment Penalty Term	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
0	465	\$78,245,925.96	23.27%	40.68%	8.478%	570	78.69%	354	353	1
12	. 69	14,132,146.74	4.20	38.04	8.125	581	76.79	353	352	1
24	1,088	191,712,760.74	57.02	39.63	8.255	559	79.56	359	358	1
30	5	1,155,827.21	0.34	53.98	8.109	547	78.06	360	359	1
36	339	50,948,663.73	15.15	40.86	8.511	568	79.79	347	346	1
Total:	1,966	\$336,195,324.38	100.00%	40.04%	8.340%	564	79.27%	356	355	1

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Loans without MI OCLTVs gt 60%

	Number of	Aggregate	Percent of Loans		W.A.	W.A.	W.A. Combined	W.A. Original	W.A. Remaining	W.A.
Geographic Distribution	Mortgage Loans	Principal Balance	by Principal Balance	W.A. DTI	Gross Coupon	Credit Score	Original LTV	Term to Maturity	Term to Maturity	Loan Age
California	288	\$68,658,559.51	20.42%	40.26%	7.974%	570	78.76%	355	354	1
New York	202	44,864,364.07	13,34	40.16	8.226	573	77.40	355	354	1
Massachusetts	112	24,742,355.62	7.36	39.79	8.009	562	76.13	355	354	1
Florida	161	21.716.161.22	6.46	40.35	8.770	569	81.76	353	349	1
New Jersey	100	20,349,770.45	6.05	41.21	8.276	574	79.30	356	355	1
Texas	128	16.795,401.19	5.00	42.09	8,693	552	77.90	354	353	1
Illinois	100	15,385,316.01	4.58	40.84	8,399	563	80.42	359	358	i
Virginia	67	12,994,745.41	3.87	39.10	8,574	571	80.04	359	357	1
Colorado	63	12,718,037.96	3.78	40.66	7.971	548	81.62	360	358	1
Michigan	93	11,979,906.47	3.56	38.04	8,587	546	79.55	359	35e 358	1
Connecticut	49	8,556,577.53	2.55	37.75	8,375	552	79.33	354		
Ohio	74	8.499.754.39		38.56		554	79.31 82.56	358	353 357	1
			2.53		8.675					1
Pennsylvania	46	5,534,079.22	1.65	38.80	8.641	555	79.98	351	350	1
Rhode Island	37	5,406,311.85	1.61	39.41	8.210	546	74.16	356	355	1
North Carolina	44	5,029,920.99	1.50	48.38	8.607	559	78.92	351	351	1
Washington	23	4,510,646.08	1.34	39.95	8.011	578	82.90	359	357	1
Minnesota	31	4,507,681.90	1.34	41.60	8.657	578	82.17	360	359	1
Arizona	32	4,107,554.38	1.22	40.52	8.540	548	83,35	360	359	1
New Hampshire	21	4,029,221.35	1.20	42.50	8.307	560	81.41	360	359	1
Indiana	37	3,987,817.31	1.19	34.18	8.506	565	83.73	358	356	1
Maryland	21	3,488,428.26	1.04	41.34	9.204	553	79.95	353	352	1
Missouri	27	2,745,754.88	0.82	36.66	9.260	543	80.09	360	358	2
Louisiana	17	2,488,550.54	0.74	40.24	8.723	562	74.66	352	350	1
Maine	18	2,317,428.39	0.69	37.28	8.732	551	80,06	356	355	1
Wisconsin	21	2,217,417.57	0.66	35.76	9.149	537	77.31	360	359	1
South Carolina	16	1,851,073.11	0.55	37.76	8.516	574	84.85	360	359	1
Kentucky	19	1,846,153.88	0.55	38.32	8.808	581	81.62	360	358	2
Nevada	11	1,724,864.10	0.51	40.65	8.657	555	81.13	360	358	2
Oregon	9	1,547,490.85	0.46	42.38	8.044	543	82.13	360	359	1
Tennessee	13	1,445,953.74	0.43	36.47	8.906	541	83,78	344	343	1
Kansas	10	1,233,168.81	0.37	33.23	8.578	535	78.05	360	359	1
Vermont	7	940,876.67	0.28	38.49	8.940	540	80.45	360	359	1
lowa	9	904,707.45	0.27	39.04	8.684	541	78.07	360	358	2
ldaho	5	904,643.01	0.27	28.02	8.187	554	67.23	360	358	2
Georgia	8	883,654.59	0.26	33.32	9.267	595	80.24	360	353	7
Delaware	7	789,100.73	0.23	40.50	9.130	561	84.93	360	359	1
New Mexico	5	719,114.72	0.21	46.41	8.746	540	81.88	360	358	2
Alabama	8	664,537.55	0.20	32.91	9.067	600	82.66	360	360	0
Montana	2	553,078.52	0.16	46.20	7.412	576	69.62	360	359	1
Utah	4	547,484.07	0.16	35.00	8.213	567	85.00	360	357	3
Mississippi	7	540,767.13	0.16	38.99	9.922	565	87.32	360	360	0
Arkansas	4	535,795.34	0.16	30.83	8.896	546	85,16	360	358	2
Alaska	2	345,600.00	0.10	0.00	8.831	584	87.92	360	360	0
Oklahoma	3	224,089,39	0.07	30.68	8.389	578	88.27	360	358	2
Wyoming	2	151,595.92	0.05	21.05	9.238	522	81.61	360	359	1
Nebraska	2	140,812.25	0.04	20.39	8.491	514	77.07	360	359	1
West Virginia	1	69,000.00	0.02	0.00	7.950	733	100.00	240	240	0
Total:	1,966	\$336,195,324.38	100.00%	40.04%	8.340%	564	79.27%	356	355	1

	Number of Mortgage	Aggregate Principal	Percent of Loans by Principal	W.A.	W.A. Gross	W.A. Credit	W.A. Combined Original	W.A. Original Term to	W.A. Remaining Term to	W.A. Loar
Cross Margin	Loans	Balance	Balance	DTI	Сопрол	Score	LTV	Maturity	Maturity	Ago
2.501 - 3.000	1	\$422,037.55	0.15%	57.86%	5.500%	704	65.00%	360	359	1
3.001 - 3.500	11	3,616,977.44	1.30	44.16	6.161	634	74.67	360	360	(
3.501 - 4.000	37	9,262,247.66	3.34	42.37	6.812	600	75.56	360	359	3
4.001 - 4.500	119	31,996,157.47	11.54	40.22	7.284	588	77.54	360	359	1
4.501 - 5.000	208	41,508,060.05	14.97	38.88	7.737	567	78,83	357	356	1
5.001 - 5.500	272	49,710,657.99	17.92	40,41	8.119	555	79.61	360	359	1
5.501 - 6.000	260	42,574,342.09	15.35	39.05	8.526	550	80.18	360	359	
6.001 - 6.500	268	41,280,252.48	14.88	39.63	8.715	545	82.11	360	358	
6.501 - 7.000	236	33,775,331.75	12.18	39.52	9.048	547	82.01	359	358	2
7,001 - 7,500	91	12,111,026.95	4.37	41.45	9.673	540	77.84	360	359	7
7.501 - 8.000	60	7,516,903.36	2.71	40.50	10.295	539	73.86	360	358	
8.001 - 8.500	20	2,209,660.58	0.80	38.42	10.267	541	75.97	360	358	2
8.501 - 9.000	10	981,304.03	0,35	36.79	11.253	540	72.85	360	359	1
9.001 - 9.500	2	197,834.40	0.07	38.30	10.766	535	74.09	360	357	3
9.501 - 10.000	1	126,956.17	0.05	22.70	11.150	536	63.50	360	359	
12.501 - 13.000	1	59,751.61	0.02	77.27	12.150	547	80.00	360	346	14
Total:	1,597	\$277,349,501.58	100,00%	39.87%	8.316%	559	79.49%	359	358	1
W.A.: 5.625% Lowest: 3.000%										

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Loans without MI OCLTVs gt 60%

	Number		Percent				W.A.	W.A.	W.A.	
	oí	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Initial Cap	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
3.000	1,591	\$275,883,283.86	99.47%	39.86%	8.319%	559	79.47%	359	358	1
4,000	5	1,332,057.48	0.48	42.11	7.679	576	83.57	360	357	3
5.000	1	134,160.24	0.05	42.94	8.625	526	70.00	360	357	3
Total:	1,597	\$277,349,501.58	100.00%	39.87%	8.316%	559	79.49%	359	358	1
W.A.: 3.006%										
Lowest: 3.000%										
Highest: 5.000%										

Periodic Cap	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DII	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
1.000 1.500	1,588 9	\$274,807,149.05 2,542,352.53	99.08% 0.92	39.92% 35.41	8.314% 8.476	559 571	79.54% 73.89	359 360	358 357	1
Total:	1,597	\$277,349,501.58	100.00%	39.87%	8.316%	559	79.49%	359	358	1
W.A.: 1.005% Lowest: 1.000% Highest: 1.500%	1,511	02.1901200	I.O.R.O.A	373770	0.010%	337	73.4776	337		-

	Number of Mortgage	Aggregate Principal	Percent of Loans by Principal	W.A.	W.A. Gross	W.A. Credit	W.A. Combined Original	W.A. Original Term to	W.A. Remaining Term to	W.A Loar
Maximum Rate	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Ago
11.001 - 11.500	1	5422,037.55	0.15%	57.86%	5.500%	704	65.00%	360	359	1
11.501 - 12.000	11	3,567,292.75	1.29	41.29	5.905	593	74.75	360	359	1
12.001 - 12.500	24	6,572,849.57	2.37	40.94	6.280	598	75.40	360	359	1
12.501 - 13.000	86	22,916,522.79	8.26	41.15	6.846	574	78.77	357	356	1
13.001 - 13.500	151	31,797,958.99	11.46	39.40	7.341	575	79,47	360	359	1
13.501 - 14.000	275	53,477,782.77	19.28	39.96	7.851	567	80.40	360	359	1
14.001 - 14.500	255	45,471,577.33	16.40	40.98	8.294	554	80.96	359	358	7
14.501 - 15.000	311	49,529,746.17	17,86	38.84	8.753	551	80.84	360	359	1
15.001 - 15.500	170	24,613,902.68	8.87	39.32	9.168	545	79.54	359	357	1
15.501 - 16.000	164	22,091,199.74	7.97	38.66	9.732	541	77.64	360	359	1
16.001 - 16.500	60	7,142,256.84	2.58	39.83	10.246	535	77.03	360	358	- 2
16.501 - 17.000	49	5,587,982.30	2.01	42.39	10.568	537	75.76	360	358	:
17.001 - 17.500	19	2,082,227.42	0.75	35.03	11.175	535	70.81	360	358	
17.501 - 18.000	14	1,383,890.08	0.50	38.98	11.649	526	70.92	360	357	3
18.001 - 18.500	4	394,094.41	0.14	33.78	12.269	561	65.00	360	357	:
18.501 - 19.000	1	160,539.95	0.06	49.26	12.750	537	70.00	360	350	10
19.001 - 19.500	2	137,640.24	0.05	50.72	12.122	527	71.51	360	351	9
Total:	1,597	5277,349,501.58	100.00%	39.87%	8.316%	559	79.49%	359	358	
W.A.: 14.348%										
Lowest: 11.500%										
Highest: 19.150%										

	Number		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loar
Minimum Rate	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
5.001 - 5.500	2	\$736,544.60	0.27%	44.94%	6.247%	681	73.60%	360	359	1
5.501 - 6.000	17	5,261,287.63	1.90	39.95	6.348	589	76.99	360	359	1
6.001 - 6.500	28	7,178,404.29	2.59	41.27	6.415	593	75.37	360	359	1
6.501 - 7.000	91	24,061,198.11	8.68	41.45	6.930	573	79.41	357	356	1
7.001 - 7.500	151	31,609,903.82	11.40	39.50	7.348	573	79.29	360	359	1
7.501 - 8.000	283	54,601,299.15	19.69	39.60	7.855	567	80.50	360	358	1
8.001 - 8.500	257	46,256,170.80	16.68	40.50	8.317	555	80.74	359	358	1
8.501 ~ 9.000	305	48,064,768.34	17.33	39.29	8.803	550	80.71	360	359	1
9.001 - 9.500	163	22,393,661.80	8.07	39.88	9.265	542	79.70	358	357	1
9.501 - 10.000	158	21,535,473.04	7.76	38.86	9.786	541	77.84	360	359	1
10.001 - 10.500	57	6,790,845.40	2.45	39.21	10.297	535	76.44	360	358	:
10.501 - 11.000	46	4,866,595.94	1.75	42.04	10.740	535	74.09	360	358	:
11.001 - 11.500	19	2,082,227.42	0.75	35.03	11.175	535	70.81	360	358	- 2
11.501 - 12.000	13	1,218,846.64	0.44	38.56	11.754	528	69.29	360	358	2
12.001 - 12.500	6	531,734.65	0.19	38.16	12.231	552	66.69	360	355	5
12.501 - 13.000	1	160,539.95	0.06	49.26	12.750	537	70.00	360	350	10
Total:	1,597	5277,349,501.58	100.00%	39.87%	8.316%	559	79.49%	359	358	
W.A.: 8.293%										
Lowest: 5.500%										
Highest: 12.750%										

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Loans without MI OCLTVs gt 60%

Next Rate Adjustment Date	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
2003-09-01	1	5115,804.88	0.04%	21.23%	10.100%	542	80.00%	360	329	31
2004-02-01	1	59,751.61	0.02	77.27	12.150	547	80.00	360	346	14
2004-04-01	1	165,043.44	0,06	41.71	10.875	511	83.00	360	348	12
2004-06-01	2	256,345.00	0.09	46.77	12.657	565	68.13	360	350	10
2004-07-01	2	277,284.60	0.10	45.62	10.985	569	78.38	360	351	9
2004-09-01	3	335,235.78	0.12	45.46	10.822	535	79. 69	360	353	7
2004-10-01	11	870,190.82	0.31	37.87	10.433	542	79.00	360	354	6
2004-11-01	28	2,846,974.79	1,03	32.80	8,849	548	78.11	360	355	5
2004-12-01	61	10,093,725.29	3.64	41.27	8.285	557	83.62	360	356	4
2005-01-01	76	12,283,638.94	4.43	36.02	8.412	555	83.82	360	357	3
2005-02-01	71	15,576,476.31	5.62	40.13	8.066	552	81.93	360	358	2
2005-03-01	732	132,618,974.65	47.82	39.55	8.347	557	78.75	360	359	1
2005-04-01	439	79,365,922.00	28.62	40.58	8.133	567	78.73	359	35 9	(
2005-08-01	1	109,453.52	0.04	33.18	8.500	0	95.65	360	352	٠.8
2005-11-01	2	146,266.72	0.05	53,54	8.844	539	74.64	360	355	5
2005-12-01	7	841,494.10	0.30	42.92	8.393	546	87.15	360	356	4
2006-01-01	5	1,323,805.56	0.48	42.13	7.618	578	81,40	360	357	3
2006-02-01	7	1,285,775.38	0,46	40.14	8.060	534	82,85	360	358	2
2006-03-01	84	11,725,531.74	4.23	41.40	8.653	549	79.64	357	356	1
2006-04-01	42	4,667,302.40	1.68	50.25	8.734	556	81.95	360	360	(
2017-09-01	1	121,133.32	0.04	54.43	9.990	0	80.00	360	353	7
2017-11-01	1	84,843.96	0.03	50.34	10.950	519	85.00	360	355	5
2018-03-01	7	816,326.77	0.29	33.53	9.393	536	83.41	360	359	1
2018-04-01	12	1,362,200.00	0.49	39.35	8.515	581	79.60	360	360	0
Total:	1,597	\$277,349,501,58	100.00%	39.87%	8.316%	559	79.49%	359	358	1

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Total Marketing Pool Collateral Summary

Mortgage Coupons	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A.	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
5.001 - 5.500	19	\$3,516,688.84	0.36%	41.73%	5.482%	657	70.03%	351	350	1
5.501 - 6.000	136	29,776,735.31	3.04	38.95	5.877	655	72.29	355	355	1
6.001 - 6.500	414	81,059,259.90	8.28	39.58	6.338	649	73.61	353	353	1
6.501 - 7.000	857	163,173,192.29	16.67	39.82	6.819	626	76.58	353	352	1
7.001 - 7.500	917	160,796,479.37	16.42	38.72	7.312	614	78.39	355	354	1
7.501 - 8.000	1,147	195,589,825.01	19.98	39.55	7.815	596	79.80	356	355	1
8.001 - 8.500	826	125,687,980.39	12.84	39.19	8.303	584	79.82	357	356	1
8.501 - 9.000	731	105,374,051.86	10.76	39.24	8.790	566	79.01	354	353	1
9.001 - 9.500	373	47,410,147.55	4.84	39.31	9.282	559	79.34	354	353	1
9.501 - 10.000	316	36,840,974.34	3.76	39.13	9.771	548	77.29	354	353	1
10.001 - 10.500	126	12,680,598.61	1.30	39.06	10.272	546	76.46	349	348	1
10.501 - 11.000	92	8,830,501.05	0.90	41.87	10.760	541	74.29	342	340	1
11.001 - 11.500	44	3,890,095.28	0.40	36.80	11.198	541	71.73	336	335	2
11.501 - 12.000	34	2,865,315.41	0.29	38.84	11.796	542	72.00	323	321	1
12.001 - 12.500	13	1,159,570.19	0.12	42.06	12.232	537	68.56	332	329	2
12.501 - 13.000	4	334,090.79	0.03	48.82	12.722	546	77.64	306	300	6
13.001 - 13.500	1	55,192.33	0.01	23.50	13.500	532	65.00	360	355	5
Total:	6,050	\$979,040,698.52	100.00%	39.35%	7.780%	601	77.89%	354	353	1
W.A.: 7.780% Lowest: 5.200% Highest: 13.500%										

	Number		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans		W.A.	W.A,	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Combined Original LTV	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
10.01 - 15.00	.1	\$52,261.95	0.01%	25.01%	7.600%	624	11.37%	360	359	1
15.01 - 20.00	10	802,416.62	0.08	33.07	7.409	657	17.61	353	352	1
20.01 ~ 25.00	11	945,840.12	0.10	32.85	7.709	641	22.59	339	338	1
25.01 - 30.00	14	1,159,333.71	0.12	33.03	7.826	615	28.28	360	359	1
30.01 - 35.00	34	3,423,273.64	0.35	38.31	7.830	581	33.16	347	346	1
35.01 ~ 40.00	45	6,016,491.97	0.61	36.95	7.694	578	37.64	345	344	1
40.01 ~ 45.00	54	6,760,774.74	0.69	47.94	7.426	607	42.95	342	341	1
45.01 - 50.00	91	13,085,424.51	1.34	38.87	7.370	604	47.90	349	348	1
50.01 - 55.00	132	20,597,189.75	2.10	38.91	7.351	589	52.91	352	351	1
55.01 - 60.00	205	31,318,851,15	3.20	37.41	7.437	590	57.91	349	348	1
60.01 - 65.00	397	63,742,579.37	6.51	39.63	7.856	578	63.61	353	352	1
65.01 - 70.00	494	85,609,128.46	8.74	39.08	7.601	590	68.80	353	352	1
70.01 - 75.00	673	108,799,513.36	11.11	39.16	7.827	581	73.90	354	353	1
75.01 - 80.00	1,857	301,554,280.84	30.80	39.34	7.857	590	79.51	356	355	1
80.01 - 85.00	479	81,887,679.45	8.36	39.92	7.760	611	84.53	352	351	1
85.01 ~ 90,00	1,024	170,724,241.80	17.44	39.73	7.876	620	89.68	357	356	1
90.01 - 95.00	490	77,169,754.97	7.88	39.91	7.704	646	94.61	357	356	1
95.01 - 100.00	39	5,391,662.11	0.55	37.79	7.948	702	99.65	353	352	1
Total:	6,050	\$979,040,698.52	100.00%	39.35%	7.780%	601	77.89%	354	353	1

W.A.: 77.89% Lowest: 11.37% Highest: 100.00%

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Total Marketing Pool Collateral Summary

Principal Balance	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A, Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
less than 50,000.00	77	53,837,776.63	0.39%	33.54%	8.768%	592	56.52%	316	315	1
50,000,01 - 75,000,00	872	54,729,989.25	5.59	35.49	8.711	593	75.90	342	341	1
75,000.01 - 100,000.00	855	75,115,431.32	7.67	37.00	8.276	596	77.38	350	349	1
100,000.01 - 125,000.00	817	91,990,263.55	9.40	38.64	8.061	597	78.07	353	352	1
125,000.01 - 150,000.00	824	113,444,121.88	11.59	38.44	7.830	598	77.59	353	353	1
150,000.01 - 175,000.00	565	91,868,048.84	9.38	40.17	7.777	595	78.00	353	352	1
175,000.01 - 200,000.00	461	86,637,371.92	8.85	39.22	7.683	595	77.50	358	357	7
200,000.01 - 225,000.00	380	80,843,064.48	8.26	39.70	7.610	596	77.20	356	355	1
225,000.01 - 250,000.00	304	72,308,846.58	7.39	40.38	7.660	596	78.44	357	356	1
250,000.01 - 275,000.00	188	49,162,594.90	5.02	41.32	7.578	602	79.35	356	355	1
275,000,01 - 300,000.00	184	52,909,817.33	5.40	41.35	7.475	602	77.72	356	355	. 1
300,000.01 - 325,000.00	112	34,961,527.34	3.57	39.49	7.457	604	79.82	358	358	1
325,000.01 - 350,000.00	88	29,743,097.64	3.04	40.14	7.491	614	81.10	358	357	1
350,000.01 - 375,000.00	80	28,997,038.81	2.96	40.08	7.743	610	80.51	356	355	1
375,000,01 - 400,000.00	78	30,373,701.83	3.10	40.10	7,497	609	77.99	355	355	1
400,000.01 - 425,000.00	37	15,279,474.76	1.56	39.61	7.477	631	81.65	355	354	1
425,000.01 - 450,000.00	30	13,158,695.91	1.34	41.15	7.563	603	79.37	354	353	1
450,000.01 - 475,000.00	21	9,700,891.36	0.99	40.35	7.523	628	80.16	360	359	1
475,000.01 - 500,000.00	38	18,728,940.13	1.91	40.11	7.368	628	76.59	360	359	1
500,000.01 - 525,000.00	8	4,176,609.14	0.43	43.15	7.190	635	80.72	360	360	C
525,000.01 - 550,000.00	7	3,770,105.59	0.39	45.03	6.830	654	79.62	360	359	1
550,000,01 - 575,000.00	3	1,677,044.54	0.17	47,10	6,716	657	76.75	360	359	1
600,000.01 - 625,000.00	1	606,940.05	0.06	36.54	6.400	604	75.00	360	359	1
625,000.01 - 650,000.00	5	3,202,841.98	0.33	46.12	6.869	659	67.09	360	359	1
650,000.01 - 675,000.00	1	651,194,33	0.07	35.62	6.800	612	75.00	360	359	1
575,000.01 - 700,000.00	2	1,391,575.94	0.14	38.56	7.749	608	80.00	360	359	1
700,000.01 - 725,000.00	4	2,885,230.64	0.29	33.60	6.708	620	71.95	360	360	(
725,000.01 - 750,000.00	2	1,480,015.06	0.15	36.36	8.055	548	59.46	360	359	1
775,000.01 - 800,000.00	1	780,000.00	0.08	0.00	6.990	520	78.00	360	360	c
325,000.01 - 850,000.00	1	845,000.00	0.09	0.00	5.900	595	65.00	360	360	
900,000.01 - 925,000.00	1	924,278.41	0.09	47.48	7.250	654	68.62	360	359	1
925,000.01 - 950,000.00	2	1,887,168.38	0.19	33.10	6.952	594	74.62	360	360	Ċ
950,000.01 - 975,000.00	1	972,000.00	0.10	43.90	7.750	544	77.76	360	360	C
Total:	6,050	5979,040,698.52	100.00%	39.35%	7.780%	601	77.89%	354	353	1

Average: \$161,824.91 Lowest: \$42,790.21 Highest: \$972,000.00

Original Term to Maturity	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
120	6	\$400,904.97	0.04%	39.02%	8.455%	596	84.72%	120	119	1
180	177	21,178,578.86	2.16	38.83	7,810	615	73.10	180	179	1
240	133	13,680,165.94	1.40	39.81	8.227	615	72.78	240	239	1
360	5,734	943,781,048.75	96.40	39.35	7.772	600	78.07	360	359	1
Total:	6,050	\$979,040,698.52	100.00%	39,35%	7.780%	601	77.89%	354	353	1

Remaining Term to Maturity	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gress Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
116 - 120	6	\$400,904.97	0.04%	39.02%	8.455%	596	84.72%	120	119	1
171 - 175	2	104,117.34	0.01	47.10	10.284	540	77.34	180	174	6
176 - 180	175	21,074,461.52	2.15	38.77	7.798	615	73.08	180	179	1
231 - 235	2	108,372.19	0.01	38.74	11.970	547	74.60	240	234	6
236 - 240	131	13,571,793.75	1.39	39.82	8.197	615	72.77	240	239	1
326 - 330	1	115,804.88	0.01	21.23	10.100	542	80.00	360	329	31
346 - 350	6	1,054,648.34	0.11	49.26	9.268	581	75.35	360	348	12
351 - 355	72	8,524,308.38	0.87	36.09	8.774	584	79.35	360	355	5
356 - 360	5,655	934,086,287.15	95.41	39.37	7.761	600	78.06	360	359	1
Total:	6,050	5979,040,698.52	100.00%	39.35%	7.780%	601	77.89%	354	353	1

W.A.: 353 months Lowest: 117 months Highest: 360 months

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Total Marketing Pool Collateral Summary

Credit Score	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
801 - 850	6	\$810,340.57	0.08%	30.84%	7.059%	804	78.91%	308	308	0
751 - 800	92	16,879,665.58	1.72	35.46	6.900	767	81.26	353	352	1
701 - 750	307	51,027,848.87	5.21	39.19	7.108	720	83.35	353	353	1
651 - 700	764	137,683,014.97	14.06	38.57	7.103	673	80.21	352	352	1
601 - 650	1,544	255,328,328.39	26.08	39.16	7.445	625	80.06	354	353	1
551 - 600	1,521	239,670,781.96	24.48	39.67	7.964	576	76.15	355	354	1
501 - 550	1,655	258,979,217,16	26.45	39.91	8.428	527	74.95	356	355	1
451 - 500	21	2,687,325.26	0.27	44.61	8.915	500	77.53	348	347	1
= 0	140	15,974,175.76	1.63	37.60	8.603	0	76.34	358	357	1
Total:	6,050	\$979,040,698.52	100.00%	39.35%	7.780%	601	77.89%	354	353	1
W.A.; 601										
Lowest: 500										
Highest: 808										

Credit Grade	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gress Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
AA+	656	\$106,169,814.98	10.84%	37.64%	7.204%	697	84.18%	350	350	1
AA	2,832	480,458,675.58	49.07	39.88	7.480	611	78.60	354	353	1
A	1,456	234,695,965.78	23.97	39.28	7.951	572	77,61	355	354	1
В	806	117,740,116.22	12.03	38.39	8.559	545	73.13	357	356	1
C	182	24,970,206.16	2.55	41.01	9.121	544	70.06	358	356	1
cc	118	15,005,919.80	1.53	39.18	10.427	544	65.68	359	358	1
Total:	6,050	\$979,040,698.52	100.00%	39.35%	7.780%	601	77.89%	354	353	1

Property Type	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A Loar Age
SFR - Detached	4,537	5719,521,715.27	73.49%	39.14%	7.785%	596	77.63%	354	353	
2-4 Family - Detached	482	95,133,386.59	9.72	41.08	7.640	630	77.05	355	354	:
PUD - Detached	478	84,703,067.50	8,65	40.26	7.773	602	80.71	355	354	
Low Rise Condo - Attached	282	41,408,563.26	4.23	38.65	7.849	611	78.88	357	356	
2-4 Family - Attached	63	13,675,821.39	1.40	38.89	7.450	628	75.10	354	353	
SFR - Attached	56	7,924,155.53	0.81	38.96	8.047	589	78,33	344	344	
MF Housing - Detached	92	7,740,379.32	0.79	38.56	8.732	617	82.12	352	351	
PUD - Attached	38	5,341,109.01	0.55	35.46	8.011	569	79.92	355	354	
High Rise Condo- Attached	22	3,592,500.65	0.37	36.47	8.035	615	73.91	358	357	
Total:	6,050	5979,040,698.52	100.00%	39.35%	7.780%	601	77.89%	354	353	

	Number		Percent				W.A.	W.A.	W.A.	
	lo	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Occupancy Status	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
Owner Occupied	5,642	\$919,450,158.26	93.91%	39.52%	7.777%	597	77.97%	354	353	1
Non-Owner Occupied	334	45,371,677.21	4.63	36.41	7.912	655	75.88	354	354	1
Second Home	74	14,218,863.05	1.45	37.16	7.558	639	79.35	355	355	1
Total:	6,050	5979,040,698.52	100.00%	39.35%	7.780%	601	77.89%	354	353	1

Documentation	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Full Documentation	4,125	\$638,589,674.49	65.23%	40.12%	7.722%	594	79.00%	354	353	1
Stated Income Documentation	1,840	324,739,886.74	33.17	37.79	7.886	613	75.80	354	353	1
Lite Documentation	50	9,878,702.17	1.01	39,26	8.227	582	72.36	359	357	1
No Documentation	35	5,832,435.12	0.60	0.00	7.480	713	83.25	358	358	0
Total:	6,050	\$979,040,698.52	100.00%	39.35%	7.780%	601	77.89%	354	353	1

Loan Purpose	Number of Mortgage	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to	W.A. Remaining Term to	W.A. Loan
C/O Refi	Loans 4,231	\$699.951.336.87	71.49%	39.29%	7.743%	593	75.91%	Maturity 353	Maturity 352	Age
Purchase	1,217	184,263,201.94	18.82	38.88	7.903	633	84.84	359	359	1
R/T Refi	602	94,826,159.71	9.69	40.59	7.814	596	79,01	353	352	1
Total:	6,050	5979,040,698.52	100.00%	39.35%	7.780%	601	77.89%	354	353	1

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Total Marketing Pool Collateral Summary

Product Type	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
2/28 ARM	3,635	\$613,534,989.67	62.67%	39.23%	7.872%	588	79.10%	360	359	1
30 Year Fixed	1,599	264,802,468.40	27.05	39.44	7.487	632	75.16	360	359	1
3/27 ARM	415	55,700,097.54	5.69	40.22	7.966	583	80.51	360	359	1
15 Year Fixed	161	18,703,649.06	1.91	38.94	7.759	620	71.74	180	179	1
20 Year Fixed	133	13,680,165.94	1.40	39.81	8.227	615	72.78	240	239	1
15/15 ARM	83	9,268,476.14	0.95	38.71	8.178	608	78.60	360	359	1
15/30 Balloon	6	1,224,392.58	0.13	51,53	8.349	589	85.59	180	176	4
2/13 ARM	9	1,025,918.23	0.10	35.94	7.996	579	80.28	180	180	0
6M ARM	2	475,017.00	0.05	45.11	7.618	580	74.63	360	360	0
10 Year Fixed	6	400,904.97	0.04	39.02	8.455	596	84.72	120	119	1
3/12 ARM		224,618.99	0.02	33.10	8.350	536	85.00	180	179	1
Total:	6,050	5979,040,698.52	100.00%	39.35%	7.780%	601	77.89%	354	353	1

	Number of	Aggregate	Percent of Loans		W.A.	W.A.	W.A. Combined	W.A. Original	W.A. Remaining	W.A.
Amortization	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
Balloon	6	51,224,392.58	0.13%	51.53%	8.349%	589	85.59%	180	176	4
Fully Amortizing	6,044	977,816,305.94	99.87	39.35	7.779	601	77.89	355	354	
Total:	6,050	\$979,040,698.52	100.00%	39.35%	7.780%	601	77.89%	354	353	1

Lien Position	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
1	5,985	5974,470,476.38	99.53%	39.34%	7.766%	601	77.91%	355	354	1
2	65	4,570,222.14	0.47	40.41	10.662	588	74.79	228	227	1
Total:	6,050	\$979,040,698.52	100.00%	39.35%	7.780%	601	77.89%	354	353	1

Prepayment Penalty Term	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
0	1,311	\$205,692,144.58	21.01%	39.71%	7.953%	603	77.88%	352	351	1
12	301	57,241,167.96	5.85	39.41	7.574	615	72.16	347	346	1
24	2,877	476,577,321.40	48.68	39.12	7.835	589	79.40	359	358	1
30	18	3,879,836.04	0.40	43.91	7.805	605	82.53	350	350	1
36	1,543	235,650,228.54	24.07	39.40	7.567	619	76.19	348	347	1
Total:	6,050	5979,040,698.52	100.00%	39.35%	7.780%	601	77.89%	354	353	1

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Total Marketing Pool Collateral Summary

	Number		Percent				W.A.	W,A.	W₋A.	
	of	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross.	Credit	Original	Term to	Term to	Loan
Geographic Distribution	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
California	979	\$214,713,400.03	21.93%	40.05%	7.407%	606	76.45%	356	354	1
New York	561	120,423,406.75	12.30	39.96	7.706	600	74.79	353	352	1
Massachusetts	473	94,698,666.53	9.67	40.05	7.473	604	72.62	354	353	1
Florida	484	60,896,023.01	6.22	39,38	8.268	605	81.53	355	354	1
Texas	413	51,500,534.46	5.26	40.44	8.087	599	78.49	347	346	1
New Jersey	277	49,825,317.56	5.09	39.28	7.959	596	77.62	354	353	1
Illinois	254	37,546,458.02	3.84	39.37	8.055	599	80.09	358	358	1
Virginia	179	31,095,195.58	3,18	37.59	8.050	600	80.91	359	358	1
Colorado	165	28,993,087.90	2.96	40.21	7.431	591	80.63	359	358	1
Michigan	233	27,723,106.93	2.83	37.48	8.194	576	79.82	358	357	1
Connecticut	133	22,736,825.50	2.32	37.57	7,728	594	78.56	356	355	1
Ohio	203	21,873,989.17	2.23	37.87	6.083	594	83.35	357	356	1
Pennsylvania	, 165	19,308,682,39	1.97	37.69	7.897	599	79.72	344	343	1
Washington	102	18,263,016.59	1.87	38.05	7.323	610	79.24	356	355	i
Rhode Island	124	17,154,759.40	1.75	41.03	7.810	588	74.37	354	353	î
North Carolina	146	16,460,669.52	1.68	40.81	8.123	599	82.57	347	347	1
Arizona	112	14,146,399.83	1.44	37.97	7.901	604	83.55	359	358	1
Maryland	77	13,874,914.07	1.42	39.39	8.140	596	79.62	354	353	1
Minnesota	85	11,967,360.21	1.22	39.34	8.147	606	79.78	360	359	1
New Hampshire	63	10,342,867.90	1.06	41.04	7.832	596	76.67	354	354	í
Indiana	91	9,375,824.36	0.96	33.35	7.987	599	83.57	354	353	i
Maine	58	7,615,777.63	0.78	39,51	7.958	609	77.49	354	353	1
Nevada	50	7,592,914.93	0.78	36.63	7.749	615	82.43	360	359	1
Missouri	63	6,666,811.59	0.68	35.91	8.301	595	79.81	353	352	1
Oregon	35	6.241.767.00	0.64	38.23	7.372	611	82.15	360	359	1
Wisconsin	60	6,118,678.11	0.62	36.37	8.221	593	79.73	355	355	1
Louisiana	44	6,055,617.89	0.62	37.86	8.322	590	76.01	353	352	1
South Carolina	55	5,824,401,11	0.59	38.69	8.282	602	83.44	347	346	1
Tennessee	59	5,526,215,44	0.56	36.51	8.243	599	82.49	339	339	1
Georgia	25	3,776,468,40	0.39	39.43	8.077	625	78.95	360	357	3
Kentucky	40	3,743,715.48	0.38	37.01	8.448	592	76.71	356	355	1
Vermont	26	3,507,838.35	0.36	41.56	7.944	597	79.99	360	359	1
Kansas	29	3.248.577.77	0.33	36.42	7.844	592	85.12	360	359	1
Alabama	33		0.33	36.03	8.223	629	86.61	326	326	1
	23	3,084,812.99 2,623,564.43	0.32	34.97	7.875	601	75.53	353	326 351	1
ldaho	19		0.27	39.62		606	85.51	360	351	1
Delaware .		2,389,762.57	0.24	40.03	8.206	603	86.25	360	358	2
Utah	16 19	2,191,367.63			7.671	578	78.30		355	1
lowa	13	1,652,144.08	0.17 0.16	37,25 37,24	8.403	600		356 360	359	1
New Mexico	13	1,606,987.04	0.16		8.186 7.836	608	82.55	360	359	1
Wyoming	16	1,176,870.96		36.00 36.39	9.303		86.38		359	
Mississippi		1,089,863.00	0.11			576	82.65	360		1
Alaska	5 9	909,102.79	0.09	35.87	7.994 7.965	623 577	90.17 80.46	360	360 359	
Nebraska		769,956.07	0.08	29.41				360		1
Arkansas	6	744,008.25	0.08	33.39	8.578	566	85.51	345	344	2
Montana	2	553,078.52	0.06	46.20	7.412	576	69.62	360	359	1
Oklahoma	6	457,712.63	0.05	36.52	8.012	607	88.05	319	317	2
Hawaii	3	436,383.79	0.04	33.85	7.105	709	76.08	268	267	1
West Virginia	3	231,501.14	0.02	24.50	7.690	656	80.63	240	240	0
North Dakota	2	206,083.22	0.02	38.61	7,567	636	81.47	360	359	1
South Dakota	1	78,210.00	0.01	0.00	8.900	652	90.00	360	360	0
Total:	6,050	5979,040,698,52	100.00%	39,35%	7.780%	601	77.89%	354	353	1

Gross Margin	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
1.001 - 1.500	1	5249,776.18	0.04%	36.51%	6.550%	628	67.57%	360	359	1
2.001 - 2.500	1	399,574.39	0.06	38.33	5.650	700	59.26	360	359	1
2.501 - 3.000	21	3,915,688.22	0.58	40.88	5.827	646	66.34	360	359	1
3.001 - 3.500	102	20,953,615.48	3.08	38.81	6.205	647	72.49	360	359	1
3.501 - 4.000	299	55,754,180.64	8.20	38.98	6.705	631	74.95	360	359	1
4.001 - 4.500	562	110,767,751.62	16.28	39.84	7.149	610	78.33	360	359	1
4.501 - 5.000	779	137,081,848.24	20.15	39.26	7.580	594	80.40	359	358	1
5.001 - 5.500	753	121,123,781.88	17.81	39.39	8.047	578	80.24	360	359	1
5.501 - 6.000	590	88,414,369.54	13.00	38.80	8.439	571	80.14	359	358	1
6.001 - 6.500	462	67,553,172.60	9.93	39.25	8.656	556	81.82	360	358	1
6.501 - 7.000	325	43,674,943.77	6.42	39.34	9.027	552	81.32	360	358	2
7.001 - 7.500	131	16,916,349,28	2.49	40.70	9.556	549	78.24	360	359	1
7.501 - 8.000	75	8,821,316.25	1.30	39.67	10.327	540	73.03	360	358	2
8.001 - 8.500	28	3,060,561.55	0.45	37.85	10.359	540	72.84	360	358	2
8,501 - 9,000	12	1,157,645.75	0.17	36.34	11.006	546	74.92	360	359	1
9.001 - 9.500	2	197,834.40	0.03	38.30	10.766	535	74.09	360	357	3
9.501 - 10.000	1	126,956.17	0.02	22.70	11.150	536	63.50	360	359	1
12.501 - 13.000	_ 1	59,751.61	0.01	77.27	12.150	547	80.00	360	346	14
Total:	4,145	\$680,229,117.57	100.00%	39.31%	7.884%	588	79.21%	360	359	1

W.A.: 5.182% Lowest: 1.350% Highest: 12.650%

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Total Marketing Pool Collateral Summary

Initial Cap	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
1.000	2	\$475,017.00	0.07%	45.11%	7.618%	580	74.63%	360	360	0
2,000	1	214,814.89	0.03	28.58	6.750	596	20.98	360	359	1
3.000	4,128	675,831,649.22	99.35	39.29	7.889	587	79.23	360	359	1
4,000	10	2,815,314.85	0.41	41.90	7.045	593	78.87	360	357	3
5.000	4	892,321.61	0.13	46.24	7.457	613	82.81	360	358	2
Total:	4,145	\$680,229,117.57	100.00%	39.31%	7.884%	588	79.21%	360	359	1
W.A.: 3.005% Lowest: 1.000% Highest: 5.000%										

Periodic Cap	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A.	W,A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
1.000	4,116	\$673,701,532.81	99.04%	39.33%	7.884%	587	79.29%	360	359	1
1.500	27	6,113,082.85	0.90	37.69	7.909	615	74.54	360	358	2
3.000	2	414,501.91	0.06	41.27	6.991	596	29.58	360	359	1
Total:	4,145	\$680,229,117.57	100,00%	39.31%	7.884%	588	79.21%	360	359	1
W.A.: 1.006% Lowest: 1.000% Highest: 3.000%										

	Number		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans		W,A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Maximum Rate	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
11.001 - 11.500	18	53,342,316.66	0.49%	40.99%	5.482%	653	70.18%	360	359	1
11,501 - 12.000	82	17,523,065.25	2.58	39.78	5.859	631	74.09	360	359	1
12.001 - 12.500	200	39,967,973.57	5.88	39.83	6.337	629	76.32	360	359	1
12.501 - 13.000	474	96,050,544.78	14.12	39.78	6.811	608	78.19	359	358	1
13.001 - 13.500	597	106,193,311.70	15.61	38.75	7.311	602	80.05	360	359	1
13.501 - 14.000	818	142,639,139.84	20.97	39.61	7.812	590	80.60	360	359	1
14.001 - 14.500	619	94,723,528.08	13.93	39.42	8.288	575	80.68	360	359	1
14.501 - 15.000	596	88,311,914.29	12.98	39.23	8.744	564	79.83	360	359	1
15.001 - 15.500	295	40,066,936.24	5.89	38.80	9.180	557	79.59	359	358	1
15.501 - 16.000	250	30,428,893.42	4.47	37.83	9.701	547	77.10	360	359	1
16,001 - 16,500	80	8,995,120.73	1.32	38.86	10.234	542	76.93	360	359	1
16,501 - 17,000	68	7,178,305.35	1.06	41.33	10.595	541	74.40	360	359	1
17.001 - 17.500	24	2,570,934.61	0.38	36,35	11.183	538	70.54	360	358	2
17.501 - 18.000	16	1,490,858.45	0.22	39.05	11.664	525	70.59	360	357	3
18.001 - 18.500	4	394,094.41	0.06	33.78	12.269	561	65.00	360	357	3
18.501 - 19,000	2	214,539.95	0.03	49.26	12.750	547	75.03	360	353	7
19.001 - 19.500	2	137,640.24	0.02	50,72	12.122	527	71.51	360	351	9
Total:	4,145	\$680,229,117.57	100.00%	39.31%	7.884%	588	79.21%	360	359	1
W.A.: 13.907%										
Lowest: 11.200%										
Highest: 19.150%										

	Number		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loar
Minimum Rate	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
4.001 - 4.500	3	\$1,027,077.61	0.15%	40.88%	6.112%	636	76.44%	360	357	2
4.501 - 5.000	5	1,367,895.27	0.20	41.59	6.884	630	80.20	360	358	:
5.001 - 5.500	21	4,115,560.14	0.61	40.22	5.726	650	72.84	360	358	
5.501 - 6.000	92	19,909,289.06	2.93	39.65	6.018	626	74.75	360	359	-
6.001 - 6.500	203	40,098,238.37	5.89	39.84	6.378	628	76.53	360	359	-
6.501 - 7.000	478	96,662,460.72	14.21	39.88	6.840	607	78.37	359	358	7
7.001 - 7.500	597	105,858,943.90	15.56	38.68	7.315	602	80.00	360	359	
7.501 - 8.000	829	144,324,751.41	21.22	39.54	7.820	590	80.48	360	359	
8.001 - 8.500	623	95,708,336.74	14.07	39.21	8.309	574	80.51	360	359	
8.501 - 9.000	584	85,793,841.32	12.61	39.24	8.791	563	80.00	360	359	
9,001 - 9,500	283	36,772,687.43	5.41	39.38	9.267	555	79.77	359	358	
9,501 - 10,000	241	29,122,426.24	4.28	37.93	9.771	546	77.03	360	359	
10.001 - 10.500	76	8,514,650.24	1.25	38.13	10.292	541	76.19	360	359	
10.501 - 11.000	63	6,309,934.90	0.93	41.36	10.744	539	72.91	360	359	
11.001 - 11.500	24	2,570,934.61	0.38	36.35	11.183	538	70.54	360	358	
11.501 - 12.000	15	1,325,815.01	0.19	38.68	11,762	527	69.05	360	358	
12.001 - 12.500	6	531,734.65	0.08	38.16	12.231	552	66.69	360	355	
12.501 - 13.000	2	214,539.95	0.03	49.26	12.750	547	75.03	360	353	
Total:	4,145	5680,229,117.57	100.00%	39.31%	7.884%	588	79.21%	360	359	
W.A.: 7.865%										
Lowest: 4.380% Highest: 12.750%										

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Total Marketing Pool Collateral Summary

	Number		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A
•	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loar
Next Rate Adjustment Date	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
2003-09-01	1	\$115,804.88	0.02%	21.23%	10.100%	542	80.00%	360	329	31
2003-10-01	2	475,017.00	0.07	45,11	7.618	580	74.63	360	360	(
2004-02-01	1	59,751.61	0.01	77.27	12.150	547	80.00	360	346	14
2004-04-01	3	738,551.73	0.11	47.09	7.859	589	77.48	360	348	12
2004-06-01	2	256,345,00	0.04	46.77	12.657	565	68.13	360	350	10
2004-07-01	2	277,284.60	0.04	45.62	10.985	569	78.38	360	351	
2004-09-01	3	335,235.78	0.05	45.46	10.822	535	79.69	360	353	7
2004-10-01	12	936,970.08	0.14	37.91	10.395	542	77.13	360	354	
2004-11-01	41	4,981,210.54	0.73	31.57	8.545	571	79.47	360	355	
2004-12-01	99	16,634,185.78	2.45	38.87	8.188	579	84.43	360	356	
2005-01-01	118	20,081,594.65	2.95	39.31	8.030	582	82.53	360	357	
2005-02-01	132	28,318,362.46	4.16	40.31	7.921	571	80.14	360	358	
2005-03-01	1,940	328,505,671.79	48.29	39.15	7.892	584	78.58	360	359	
2005-04-01	1,290	213,319,939.00	31.36	39.28	7.752	597	79.06	359	359	
2005-08-01	1	109,453.52	0.02	33.18	8.500	0	95.65	360	352	
2005-11-01	4	535,795.55	0.08	42.48	8.257	559	70.76	360	355	
2005-12-01	9	1,103,899.71	0.16	42.92	8.252	563	88.71	360	356	
2006-01-01	11	2,278,008.47	0.33	41.70	7.417	603	82.64	360	357	3
2006-02-01	14	2,988,197.75	0.44	41.88	7.661	571	81.37	360	358	
2006-03-01	232	31,556,202.13	4.64	39.98	8.040	581	79.57	359	358	
2006-04-01	145	17,353,159.40	2.55	40,05	7.931	589	81.54	360	360	
2017-09-01	1	121,133.32	0.02	54.43	9.990	0	80.00	360	353	
2017-11-01	1	84,843.96	0.01	50.34	10.950	519	85.00	360	355	
2017-12-01	1	63,526.67	0.01	35.60	10.700	603	95.00	360	356	
2018-03-01	33	3,389,162.19	0.50	38.09	8.644	575	79.58	360	359	
2018-04-01	47	5,609,810,00	0.82	38.51	7.787	630	77.70	360	360	
Total:	4,145	\$680,229,117.57	100,00%	39.31%	7.884%	588	79.21%	360	359	

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Marketing Pool Collateral Summary

OCLTV - Loans with Mortgage Insurance	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	W.A. Combined OLTV	W.A. FICO Score
60.01 - 70.00	461	577,334,683.56	13.84%	66.47	616
70.01 - 80.00	1,598	254,176,678.88	45.50	78.12	609
80.01 - 90.00	1,020	166,555,696.26	29.81	87.85	635
90.01 - 100.00	408	60,616,457.28	10,85	94.94	656
Total:	3,487	\$558,683,515.98	100.00%	81.23	623
W.A.: 81.23% Lowest: 60.17% Highest: 100.00% S.D.: 8.65%					

OCLTV - Loans without Mortgage Insurance	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	W.A. Combined OLTV	W.A. FICO Score
10.01 - 20.00	11	\$854,678.57	0.20%	17.23	655
20.01 - 30.00	25	2,105,173.83	0.50	25.72	627
30,01 - 40.00	79	9,439,765.61	2.25	36.01	579
40.01 - 50.00	145	19,846,199.25	4.72	46.21	605
50.01 - 60.00	337	51,916,040,90	12.35	55.93	589
60.01 - 70.00	430	72,017,024.27	17.13	66.72	550
70.01 - 80.00	932	156,177,115.32	37.15	77.87	551
80.01 - 90.00	483	86,056,224.99	20.47	88.33	581
90.01 - 100.00	121	21,944,959.80	5.22	94.93	630
Total:	2,563	\$420,357,182.54	100.00%	73.46	570
W.A.: 73.46% Lowest: 11.37%					

W.A.: 73.46% Lowest: 11.37% Highest: 100.00% S.D.: 15.73%

	Number	Aggregate	Percent		
Credit Score of	of	Current	of Loans	W.A.	W.A
Loans w	Mortgage	Principal	by Principal	Combined	FIC
OCLTVs gt 70	Loans	Balance	Balance	OLTV	Scor
800 - 809	1	5134,000.00	0.05%	100.00	808
780 - 789	1	65,559.43	0.02	80.00	781
770 - 779	3	608,432.60	0.23	91.22	770
760 - 769	4	1,640,847.36	0.62	85.76	763
750 - 75 9	2	932,461.69	0.35	92.19	757
740 - 749	2	519,287.15	0.20	95.00	743
730 - 739	.5	1,102,402.26	0.42	92.44	733
720 - 729	1	315,000.00	0.12	90.00	724
710 - 719	7	1,786,822.09	0.68	93,89	715
700 - 709	4	1,376,239.59	0.52	92.55	704
690 - 699	14	5,542,889.03	2.10	88.89	695
680 - 689	9	2,190,305.62	0.83	89.18	683
670 - 679	7	2,168,785.87	0.82	81.35	673
660 - 669	11	2,660,300.52	1.01	86.48	665
650 - 659	20	4,125,137.89	1.56	86.18	654
640 - 649	28	6,571,562.77	2.49	85.68	643
630 - 639	38	7,762,759.43	2.94	86.06	634
620 - 629	27	5,696,249.66	2.16	85,31	624
610 - 619	54	10,767,911.49	4.08	86.65	614
600 - 609	39	8,269,146.49	3.13	86.27	603
590 - 599	55	9,692,411.51	3.67	80.15	593
580 - 589	56	10,325,574.85	3.91	79.86	583
570 - 579	65	10,807,553.75	4.09	83.11	573
560 - 569	97	14,133,454.03	5.35	83.13	564
550 - 559	75	12,539,160.71	4.75	82.70	554
540 - 549	126	20,564,813.98	7.78	82.15	544
530 - 539	152	25,384,646.11	9.61	82.60	533
520 - 529	184	32,628,680.94	12.35	81.12	524
510 - 519	193	28,850,941.07	10.92	79.88	514
500 - 509	150	22,509,163.78	8.52	79.76	503
	106	12,505,798.44	4.73	80.86	(
Total:	1,536	\$264,178,300.11	100.00%	82.69	568
W.A.: 568 Lowest: Highest: 808				×	

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Balance ge \$500K Collateral Summary

Principal Balance	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A Loar Ago
equal 500,000.00	6	\$3,000,000.00	10.62%	43.62%	7.283%	641	76.98%	360	360	(
510,000.01 - 520,000.00	3	1,557,152.07	5.51	42.67	7.429	610	81.01	360	360	(
520,000.01 - 530,000.00	6	3,148,126.51	11.14	44.06	6.998	657	81.12	360	359	1
530,000.01 - 540,000.00	4	2,142,454.87	7.58	43.12	7.070	641	81.23	360	359	1
540,000.01 - 550,000.00	2	1,098,981.28	3.89	47.24	6.400	661	74.37	360	359	1
550,000.01 - 560,000.00	2	1,115,043.25	3.95	47.32	6.774	656	80.00	360	359	1
560,000.01 - 570,000.00	1	562,001.29	1.99	46.68	6.600	660	70.31	360	359	
600,000.01 - 610,000.00	1	606,940.05	2.15	36.54	6.400	604	75.00	360	359	
620,000.01 - 630,000.00	1	626,500.00	2.22	0.00	5.950	786	70,00	360	360	
630,000.01 - 640,000.00	1	639,253.20	2.26	47.61	8.700	512	64,00	360	358	
640,000.01 - 650,000.00	3	1,937,088.78	6.86	45.39	6.562	667	67.17	360	358	:
650,000.01 - 660,000.00	1	651,194,33	2.31	35.62	6.800	612	75.00	360	359	
690,000.01 - 700,000.00	2	1,391,575.94	4.93	38.56	7.749	608	80,00	360	359	
710,000.01 - 720,000.00	1	715,411.94	2.53	33.60	6.990	527	80.00	360	359	
720,000.01 - 730,000.00	3	2,169,818.70	7.68	0.00	6.615	650	69.29	360	360	
730,000.01 - 740,000.00	1	730,478.84	2.59	43.32	7.700	589	79.98	360	359	
740,000.01 - 750,000.00	1	749,536.22	2.65	29.58	8.400	508	39.47	360	359	
770,000.01 - 780,000.00	1	780,000.00	2.76	0.00	6.990	520	78.00	360	360	
840,000.01 - 850,000.00	1	845,000.00	2.99	0,00	5.900	595	65.00	360	360	(
920,000.01 - 930,000.00	1	924,278.41	3.27	47.48	7.250	654	68.62	360	359	
930,000.01 - 940,000.00	1	937,168.38	3.32	33.10	6.600	568	70,00	360	359	
940,000.01 - 950,000.00	1	950,000.00	3.36	0.00	7.300	620	79.17	360	360	- 1
970,000.01 - 980,000.00	1	972,000.00	3.44	43.90	7.750	544	77.76	360	360	
Total:	45	528,250,004.06	100.00%	42.29%	7.046%	624	74.64%	360	359	

Highest: 5972,000.00

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2003-03 Option One

1. California Region Distribution*

	Number	-	Percent of	Average of	W.A.		
	of	Aggregate	Aggregate	Aggregate	Combined	W.A.	ed W.A. W.A.
	Mortgage	Principal	Principal	Principal	Orlginal	FICO	Gross
Region	Loans	Balance	Balance	Balance	LTV	Score	Coupon
Northern California	427	\$95,639,222.17	44.54%	\$223,979.44	77.11%	612	612 7.373%
Southern California	552	119,074,177.86	55.46	215,714.09	75.91	601	7.435
Total:	979	\$214,713,400.03	100.00%	\$219,319.10	76.45%		606 7.407%

^{*} Zip Codes in Celifornia greater than 93500 are labeled Northern California, less than 93500 are labeled Southern California

2. California Top Zip Codes*

	Number		Percent of	Average of	W.A.		
	jo	Aggregate	Aggregate	Aggregate	Combined	W.A.	W.A.
Zip Code	Mortgage Loans	Principal Balance	Principal Balance	Principal Balance	Original LTV		Goupon
94591	8	\$2,093,678.90	%86.0	\$261,709.86	%18.84%	626	7.148%
91342	8	1,582,593.66	0.74	197,824.21	78.27	589	7.700
94611	က	1,546,925.47	0.72	515,641.82	72.71	640	6.924
94566	8	1,528,509.29	17.0	509,503.10	67.01	589	6.708
94565	_	1,493,195.46	0.70	213,313.64	16.48	611	6.865
Other	950	206,468,497.25	96.16	217,335.26	5'92	909	7.421
Total:	626	\$214,713,400.03	100.00%	\$219,319.10	76.45%	909	7.407%

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